

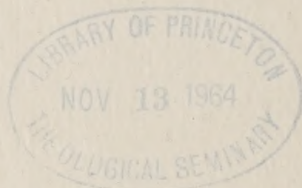
The Christian Family AND ITS MONEY

DAVID M. GRAYBEAL



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Graybeal, David M.
The Christian family and its
money



The Christian Family and its Money

David M. Graybeal

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DEDICATION

To my parents:

Henry Clay Graybeal

June McConnell Graybeal

*loyal churchmen, good stewards, bold champions of
values other than money*

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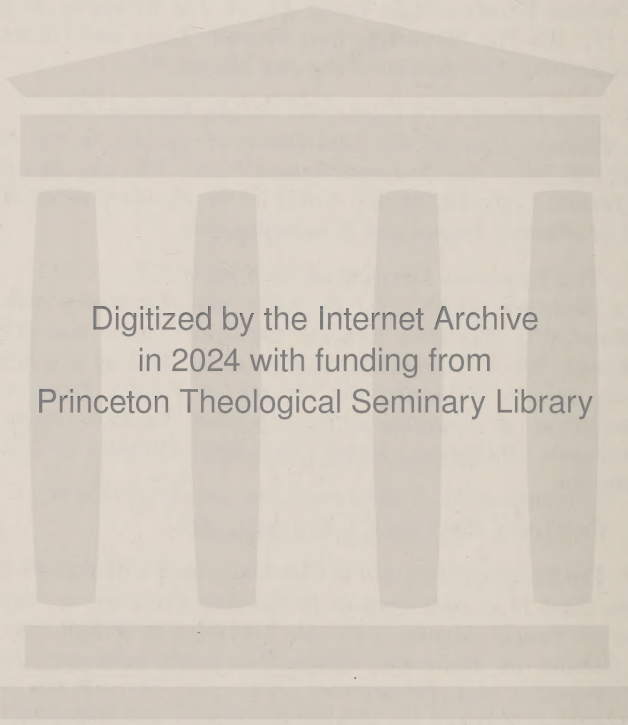
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INTRODUCTION

Everybody does something about money, but nobody talks about it, except in the kitchen. Even there most talk about money is not happy talk, and that is too bad, because money is a good and useful thing. This book about the use of money is written to be read by Christian families in their kitchens in the hope that their religious discussions about money (there is no other kind) may become more faithfully Christian. Perhaps many families will begin such a book with the same grimness and dread called forth by a new reducing diet:

We know that we have been sloppy about our money; where did it go? We have to get organized and keep better records; there must be a lot of holes we can plug up. A sensible budget and some real discipline is our only hope, even if we failed when we tried it year before last. Perhaps this book will lay down the law for us . . .

Perhaps it will. But it will not be a Christian book unless it announces that the gospel of freedom in Christ fulfills and overcomes the law, even in our daily decisions about the family's money. Who will claim that God's grace is not sufficient to bring joy and peace to this troubled area of our lives?

The distinctive element in man as a creature of God is his freedom; that freedom is focused significantly in money. Every important theological insight throws light upon the use of money. Man's relationship to the world of things and of men, and man's relationship to God, are actually and symbolically represented in man's handling of his purse.

The freedom of Christian families under the gospel means that there are many ways of being responsible to God in our monetary decisions. It would be handy if we could print up *the* Christian family budget, but it has not been worked out and cannot be. This book will concentrate on description and analysis of the economic situation of American families and of various roads which families may choose in that situation, but will try to avoid going beyond suggestions and recommendations.

It is not constructive for Christians to decry human concern about money, because man is concerned about his existence and that existence is everywhere today intimate with money. Human effort is exchanged for money; time and money are increasingly negotiable and exchange-

able coins of the realm; health, learning, justice, and even a significant portion of man's service to his neighbor and to God require money. Money is the workaday focus of human freedom; in consequence the emotional aspects of human freedom (joy, fear, anxiety, guilt, law-seeking) are felt deeply in our relationship to money.

Everyone knows that money in the bank is freedom in reserve, that it represents choices we can make. And everyone knows that indebtedness is our name for fetters forged by yesterday's use of freedom. It would seem clear, then, that savings is better than indebtedness. But the relationship of money to human freedom complicates the problem; perhaps yesterday was the right day for decision and commitment. Not all deferring of decision is responsible.

The problem of money is our most constant symbol of the problem of human freedom under God. Human freedom is always within the limits set by God and made visible by man and nature; our decisions about money are likewise always within limits. Money cannot do everything, though we can direct it to do much. In his freedom the human creature is responsible to God who judges and demands an accounting; he is also responsible to the neighbor who is, like a brother, a fellow-heir to the earth. Just as human freedom, God's crowning gift at creation, meant for human joy, has become the center of human sin and sorrow, so has money been the source of fear and envy instead of joy and satisfaction.

Christians should not fear to speak of satisfaction. It is our word for what Jesus promised in the Beatitudes and is our way of saying "blessed," "filled" and "comforted." We consider money and its use so that we will not spend our money for that which does not satisfy us as Christians. In seeking to find meaning in our use of money, we leave behind any notion that the Christian family is required to ignore its satisfaction in the use of money. Rather we shall try to find a blessed calculus of joy which will guide us in our daily decisions among spending, tax paying, giving and saving in such a way as to rescue our economic life from its despair.

The earth is a good home for man; it is fitted for human existence and is amply provisioned for man's use. The Bible makes clear that

God is the creator of the earth and that what God has made is good. The repeated, "and God saw that it was good," of the creation account has been a much-forgotten insight about the things of earth. There is no bad thing on earth, although there are bad uses of good things all around us. The speck in the eye, the ever-present dust and dirt in the household, are good material in the wrong places for man's comfort and convenience. God made man, the younger sibling of all creation, to have dominion over all things, and invited him to fill the earth with men and to subdue all things to his use and benefit.

As men find true meaning and worth in the service of God, so do things have value in the service of man. And as God does not exploit his children, but loves them for themselves, so is a non-exploitative respect for things in themselves an appropriate attitude for man. As man uses the things of earth he should also conserve them. It is said that some pre-Christian men asked the forgiveness of a tree before cutting it down for human use; sympathy for this emotion is not unbecoming in the Christian. The anguish in a slaughterhouse is forgivable only because men must have meat and because God in his providence has made the death of beasts necessary for our life.

The late Archbishop of Canterbury, William Temple, once said that while some other religions ignore the importance of material objects, Christianity is rightly the most materialistic of the world religions. The two words used by economists to refer to the two aspects of economic production — "goods" and "services" — are words which for Christians can have profound religious meaning.

Occasionally we say that we ought to pay more attention to the spiritual dimensions of life and less attention to the things of this world. Such advice only confuses us, for just as the Bible does not teach that man's spiritual soul is soldered to his physical body, so does it not allow for a separation of spiritual concerns from the physical realities of life. Man is an alloy of flesh and spirit, and when he moves from kitchen and workshop to the upper room of prayer in the necessary rhythm of his life, the whole man moves. No dealing with things or persons in this world is devoid of spiritual significance, and no spiritual values are devoid of immediate implications for our relationship to

things and persons in our hourly lives. What we ought to say when we rebuke each other about our materialism is that we must live more faithfully to God in the processes of our relationship to neighbors and to things.

In thinking about the Christian family and its economic life, we must consider the meaning of property. There are some mysterious elements in the everyday word "ownership." Owning something legally means having the right to exclusive use of it. But our rights to our property are limited in many ways. I may not use my property so as to infringe upon the rights of others or to endanger them. I am responsible for the care of what I own, and perhaps this means that I should not own more than I am willing or able to deal with responsibly. But what is the relationship of using something to the owning of it? Often those using a thing are not those who own it, and using something may be a more important relationship to a thing than owning it. Vacant lots in our communities often get used as informal playgrounds; the children "own" them daily in a very real way.

If I do not use something, ownership is meaningless. A cereal box advertisement once offered a deed to one square inch of land in the Klondike to everyone who would send in the box top in exchange for it. Although I am now a landowner through this offer, it has not been a very important relationship because I have not found any good way to use it. Some woodchuck is probably trespassing on my property, and I wish him well.

If users have some mysterious priority over owners of property, so also do the makers of things have a peculiar claim to them. The less one begins with in making something, the more uniquely is it his when it is completed. The painter who begins with a blank canvas more truly owns the finished product than the painter who begins with an outline whose numbers show where the blue goes. The car I bought is a remote thing to me, but the neighbor's boy who assembled his jalopy literally from the ground up really owns it. The composer of a song is in and of the song forever, though his name may be lost, because so much of it is of his own unique making, and he begins with so little outside himself. Who really owns the earth? The earth is the Lord's,

for, beginning with the nothingness of chaos, he made it. He preserves it until this day, and in his governance he uses it for his purposes in our service until the earth and all its men shall know his redeeming love.

How can I own God's property? I can own it by using it, conserving it, enjoying it and sharing it with my brethren, who are my fellow-heirs of God. I own it by accepting responsibility for part of it. Every generation inherits the total wealth of the earth, for only the living can own, and every generation bequeaths the earth and its wealth to its children, with the changes in that wealth which its years have brought. All human ownership is for a limited period of time; perhaps the practical distinctions we make between rental and ownership are not as clear as they seem. If I rent a power-saw for an afternoon of tree-cutting, I can use that machine as fully for that period as if I owned it. If I, whose life is limited, buy the power-saw, whose life is also limited, my ownership is very much like rental paid in advance for the implement for the period of its life or mine, whichever is the shorter. Possession and use today is nine points of the law of ownership.

Home owners sometimes take better care of property than renters. This may be because we know that both legally and morally whoever owns something is responsible for it. Speaking as Christians, however, we must say that since the distinction between rental and ownership is so narrow, he who uses a thing must deal with it as responsibly as if he owned it. And he who owns a thing and rents it to another must be as responsible for its preservation and care as he who rents it. When ownership and use are by different persons, as the rental system provides, then the responsibility to God for the thing is fully shared by each, for each is heir and steward.

It is good for families and individuals to own property and to have the right to private property safeguarded by the institutions of society. Property can help safeguard the liberties men should have. It is necessary for the exercise of certain kinds of ministry to the neighbor. The right of private property should lead to social responsibility on the part of its owners.

The writer's purposes for this book are:

1. To describe the contemporary economic experiences of the

American family in relation to its life cycle in such a way that families may better understand the economic aspects of family life as a basis for Christian discipleship. The relative goodness of our life in the family and in the community will be emphasized as the context within which to examine our problems, our misunderstandings, and our failures.

2. To emphasize the freedom which families have in their economic life and to suggest perspectives which Christian faith may contribute to our decisions about the use of this freedom. The book is for use by Christian families and by groups within churches where worship and the study of the Scriptures is being carried on; therefore, the atmosphere of living Christian faith is assumed as the setting for discussion. The reader brings *his* theology to the book, and no attempt is made to set forth a rounded theological statement, though the writer's own theological orientation has formed the book.

3. To maintain that all aspects of economic life are subject to the Lordship of Christ and are therefore areas in which our freedom must be used responsibly. At the same time, giving, in contrast with the exchanges of the rest of economic life, is to be seen as the boldest and potentially the most creative and formative use of economic life.

It is hoped that readers will be challenged to overwhelm their communities and embarrass their churches with the riches of time and money given.

CHAPTER I

The Life Cycle of the Family

“And they lived happily ever after . . .” Everyone knows that there is more to the story, but only those nearing its end know how interesting its developments can be. Every family has a life different from every other family — if this were not so, family secrets and family jokes would not be so important — and we learn after a while that even in our own family each year is different from every other year. Families are made up of persons developing throughout all their lives in some way, so that it is impossible for a family not to be a changing unit. Some things may be equal to the sum of their parts, but a family never is — a family is always more than or less than the sum of its members.

A family has a beginning, a story that may run for decades, a personality that develops, an alternation of the tragic and the comic, and an ending. Though no two families are alike, they live through similar situations in their personal dramas. When a couple's first child is born, the couple may behave as though this were the first child born in the world. Of course millions of couples have had the experience of bringing their first child into the world, and although no two couples ever felt and acted the same way, any couple is like all other new parents in many ways. Families go through many other stages, meeting similar difficulties and experiencing similar joys. The financial situation is different in each stage of family life, and it is important for our study of the Christian family and its money to examine some patterns of financial experience through which the present-day American family may live.

Perhaps some of our anxieties and irresponsibilities about money have arisen from our failure to understand the economic characteristics of our present location in the cycle of family development. Since responsibility to God is always specific and always related to our situation, we must endeavor to understand clearly our Christian responsibility about money. No rule of thumb, no law, is sufficient to cover the relationship of a changing family to the living God, though such aids will be helpful as we proceed. So we study the family life cycle as a

means to understanding our situation.

When we speak of the family we shall usually be considering the small group of parents and children who live together under one roof. We tend to think of such a family as beginning with a wedding and ending with the death of the husband and wife, for in present-day America this is the most significant family relationship. During much of human history the large kinfolk family was the significant unit and marriage was the device which added members to this large unit. But today, few of us know our second cousins because the whole kinfolk family is scattered across the country, and for us the real family is father, mother and children. This shift in family emphasis should not blind us, however, to the continuing importance, especially the economic importance, of the wider kinship family in which a good deal of mutual help is given.

Although our study is focused upon the family and its money, we do not mean to ignore or belittle the importance of the economic decisions of persons living alone. The world has too easily assumed that the unmarried person has no economic problems, and it often assumes that he has no kinfolk responsibilities. Both ideas are wrong in most cases. We speak of the family and its money because for all of us most decisions about money are not purely private decisions, for to the extent that we are members of families we hold our money in common to some degree. Perhaps even those persons who live alone, or, as the Bureau of the Census describes them, in one-member spending units, can find some illuminating parallels to their economic experience in this account of the family's drama of development.

The setting of our play is an American community in the 1960's. The players are husband, wife and children. Though the action flows from one scene to another, the scenes divide the action somewhat arbitrarily. Some important transitions take place between scenes while the curtain is closed. Each scene has its title:

Act 1. Scene 1. The Marriage and the Beginning Family
Scene 2. Childbearing and the Pre-School Years

Act 2. Scene 1. The Family with School Children
Scene 2. The Family with Teen-agers

Scene 3. The Family as Launching Center

Act 3. Scene 1. The Family in the Middle Years

Scene 2. The Aging Family and the Survivor

Act I. Scene 1. The Marriage and the Beginning Family

When bride and groom face each other to take their vows, much remembering is going on throughout the church. Each of these young persons was born into a family which gave him (or her) a name and which has shared with him its income and its property, so that his basic economic needs were met even in his most helpless days. The values and the convictions of this family are the ones with which he is most familiar, whether or not they have ever been discussed, and it is likely that even in his days of adolescent rebellion against the family he accepted more of their basic convictions than he realized. For two decades each partner in the marriage has had a family to whom he (or she) looked for advice and reinforcement against the rest of the world. Usually the mother has been the chief among the teachers, advisers, comforters and advocates of each.

And now the son or daughter stands before the minister and hears that "no other human ties are more tender, no other vows more sacred than those you now assume." Each parent present may think of two decades of shared experiences and reflect that it is going to take some time in addition to these vows to establish a relationship more sacred than one which has grown over the years. The independent families face each other across the church aisle and hear the words which henceforth link their destiny and their fortunes.

A significant thing is happening for every kinsman present. Except for the bride and groom, no one feels this more keenly than the mother of each, for marriage is that moment of dubious happiness for her when she is changed from America's favorite woman — mother — into the target of our cruelest jokes — a mother-in-law. A father-in-law is a tweedy, benevolent and wise character, but a mother-in-law is something else. And the irony of the situation is that, although she may be thoroughly happy about the marriage of her child, no mother ever actively campaigned for the job of mother-in-law.

A wedding begins a period of adjustment between bride and groom which will be at its height during the first year of marriage and will continue in some degree until the Golden Wedding anniversary. Marriage brings out those big little differences which no one has enough foresight even to think about before marriage. Sharon is from a family which believes it unhygienic for a bare foot to touch the floor, while Bill is from a family which grudgingly puts on its shoes when it leaves the house. One family practices the exchanging of gifts among all known relatives at Christmas and at birthdays, and the other thinks that such displays are hypocritical tomfoolery.

Though the young couple find problems in what they have learned from their families and the community before marriage, they are less aware of the way in which the general expectations of the community about married life have helped them get started. For example, they assume that if one of them needs to give up his job and move to another community in order for them to be married, Sharon will do so instead of Bill, unless they discuss it and decide otherwise. They assume that she will attend to some of the details of their homemaking requirements ("Do we have towels? Is there a can opener?") and that he will get the keys to the apartment and carry in the bags, unless they discuss it and plan otherwise. Early marriage adjustment probably would be much more difficult if there were not a standard set of expectations about the division of labor and responsibility in general between husbands and wives, even though the division is less sharp today than in the past.

One of the usual expectations about family living is that a standard package of equipment is needed for conducting normal family activities. The contents of this standard package are revised constantly, but at present most young American, middle-class, couples assume that it should include the following: housing with privacy for the couple away from the in-laws and the world; furniture for the living, sleeping, dining and storage functions; bathing and toilet facilities; a stove, refrigerator and running hot water; a clothes-washing machine; a television set; and an automobile. Thus for every such newly-married couple the above kit of facilities is usually added, if not all at once, at least in a brief period of time. Whether these items are owned or

rented by the couple, the using of them is more important to our discussion than the question of ownership or rental.

Adult women in their middle years often comment about young couples getting ready for marriage that, with regard to the household equipment the couple feels is necessary, "They want to begin today with the same things which we have acquired over twenty-five years." Of course this is true, and it is also true that the young couple must begin with today's equipment rather than the package of twenty-five years ago. Perhaps then an ice chest was an acceptable alternative to a refrigerator, but it was made possible by the now-extinct delivery of ice to residential areas. It is well-nigh impossible, and it would certainly be uneconomical, to attempt to keep house today without some sort of mechanical refrigeration for food. A certain amount of conformity to standard house-keeping practices may well be the most economical and sensible practice, since one must use the goods and services available in today's market.

Typically, during the first year of marriage the young couple must put much of its money into acquiring goods thought necessary for house-keeping. Perhaps in other times and places families and friends have done a better job in getting the new couple launched. The wedding gifts and the dowry may have been articles which the couple needed immediately. Today dowries may more often be in the form of an expensive education already paid for, and wedding gifts may be of such quality that the young couple may store them away for a decade. No one gives the new couple a clothes hamper or a dust mop, so such items must be bought, and over a year's time they add up.

Here we are faced with one of the first problems of the family's financial understanding. At the end of this first year, the young couple may feel tightly pinched because of their shortage of cash money, but typically they are wealthier than they were at the wedding. They feel worse off because families do not know how to evaluate their financial situation as a business does. At least annually a business estimates the value of its plant, its materials, its inventory and all the rest of its assets, subtracts its obligations or liabilities, and adds its money to this sum to get a picture of what has happened during the past year. But in our families, although we are dimly conscious of the value of the property we have acquired, our sense of financial well-being rises and falls with

the amount of money in our pockets and in the bank. A study of the financial management of beginning families, made by Marian MacNab, revealed that bank savings decreased in the first years of marriage. Automobile ownership increased in numbers as well as value, and life insurance coverage increased similarly. Other assets and investments increased and covered as wide a range as do people's interests and values.¹

Since it is difficult to finance the early years of marriage because of the necessity of acquiring many items rather quickly and because of inexperience in family management, young people of this generation are probably fortunate in that it is socially acceptable for the young wife to work outside the home, and about two-thirds of them do so. While it lasts, this double income allows for the rapid acquisition of needed items and also covers up some of the blunders of financial judgment which might strain the young couple's relationship to each other if they were living on only one income. Though two cannot live as cheaply as one, two can live together more cheaply than two separately over the long run. When a marriage means the pooling of two unchanged incomes and a pooling of living expenses, it is possible for the living standard of each to rise. Even today there are economic incentives to marriage; the bride's income helps compensate for her lack of dowry.

The dramatic line that brings down the curtain on Scene 1 is Sharon's announcement, "Darling, I'm going to have a baby."

What language is sufficient to describe the husband's emotions as he hears these words? Suffice it to say that they are often mixed. If they are announced five years after marriage, he may have been eagerly awaiting them, but if they are announced five months after marriage and the week after he has made a down payment on a new car and a new living room suite, his joy may be clouded by a sense of impending disaster. In an economic sense, at least, the honeymoon is over, and he must shoulder the responsibility for a family. There is a world of difference between two persons living on two incomes and three persons living on one income. Furthermore, if he is an apprentice or a student, as are so many young fathers today in our technical society which requires long periods of training and education prior to real entry into the labor force, even that one income is slender and unsure. It is a

mercy that pregnancy lasts three-quarters of a year, for the new parents as well as the new baby can use all that time getting ready for the new responsibilities awaiting them.

Act I. Scene 2. Childbearing and the Pre-School Years

Sometime during this six-year scene Bill and Sharon possibly will move with their children to a new residence. About one-fifth of our families changes residence every year, and the rate is even higher among this age group. Usually the first baby can be fitted into the housing in which his parents live. For a year he is willing to stay where he is put and is so fascinating to his parents that they do not realize what space and freedom they have given up. But when the second child, Beta, arrives and demands her share of attention, the roaming practices of young Alpha demand more space and rooms with doors that can be shut. One study indicates that the rate of home purchase is higher at this stage than at any other stage in the cycle. It is also the stage of highest rates of purchase of washing machines and television sets. Because these are major acquisitions, rare is the family that can buy them without paying for them on an installment plan.

As the couple is becoming accustomed to being a family with children, many changes in their economic life are taking place. With sickness and accidents of childhood, the doctor is called more often, and when the expenses of delivering the children are added, this scene is one of rather high medical expense. On the other hand, Bill finds that he enjoys being around with the kids more than he had thought and his outlay for recreation with his friends declines. Bill and Sharon had enjoyed going out together, but now they do less of it because the baby sitter costs as much as the recreation, and besides, a picnic in the park with children, especially with a group of other families in the same stage, is an interesting substitute.

One of the big problems is that the children's needs change quickly. At two, Alpha can travel fast and wants to explore everything he can see or hear. He can be out of sight in a moment if Sharon takes her eyes off him. So after some discussion she convinces Bill that some kind of fenced-in play space is necessary. When he finally gets around to putting it up, they discover that Alpha is already in a new stage and

needs to be taught how to take responsibility for himself on the sidewalk. Every new stage in the development of one of the children changes the situation for the whole family.

Sometimes Bill and Sharon call on their parents to help with the children and be free baby sitters, but this has its drawbacks. Parents who were willing to say, "You are old enough to make your own decisions. Establish your household in your own way" now seem to be wanting to say, "After all, this is our grandchild and we have a legitimate concern about what happens to him." Though their advice is often wise, Bill and Sharon want to make their own decisions and hold back from calling in the grandparents as much as they might. This is one of the prices of the privacy and independence enjoyed by young families.

Encouraged by economic necessity if not by inclination, Bill becomes a "do-it-yourselfer" and Sharon picks up mending skills and know-how about leftovers, and after awhile they discover that they have learned to enjoy their ingenuities and praise one another for their skills. And before Bill knows it, though it has been a long hard pull for Sharon, little Alpha is ready for the step that moves not only him but also his whole family into a new phase — the step that takes him to that institution weepingly blessed by mothers of six-year-olds — school.

Act II. Scene 1. The Family with School Children

We have now come to the family scene which we all recognize. The oldest child grows to age twelve in the six years of this scene, closely followed in the stages of his development by a few brothers and sisters. This is the family of our magazine advertisements, our television shows and our dreams. Some writers on family life say it is the best stage in the family life cycle. Certainly it is the point at which the unity of the family is most clearly seen. Bill and Sharon have for several years been thinking of themselves as parents with responsibilities; their names have become Dad and Mother. They have been led steadily away from their pre-marriage habits of thinking of themselves as independent units.

The children, too, have come to know themselves to be members of this particular family and are part of its way of doing things. To a large extent, experiences outside the family are brought to the family

group for discussion and evaluation. Members of the family face inward at this stage as much as they are ever likely to do, for at the end of this scene the teen-ager begins to take significant steps toward finding his individual identity, and the family, which has closed inward, begins then to open and the individual members move out into their separate ways.

Though adults think that children in this age spend most of their time just playing around, the children could not learn all that is expected of them in this period without a lot of hard work. To learn to read, to translate these marks into intelligible ideas, is a tremendous task, no matter how pleasant parts of it may seem to the child. At school he comes into contact with new persons and new experiences and he must learn how to discriminate and choose among them. He is expected to learn to ride a bike and to swim, to climb a tree and hit a ball, and the years are filled with accidents and bruises. Sooner or later some older person will tell him a horrible ghost tale or science fiction story and he will have to learn to live with an unreasoning fear of the dark.

Within the family unit, change and movement are intense in this scene. The children outgrow, rather than outwear, most of their clothing and are not happy with hand-me-downs. Food preferences are strong and ever-changing, so that mealtimes alternate between cafeteria freedom and force-feeding rigidity, with the first costly to pocketbooks and the second costly to tempers. The household is noisy and cluttered and space is at a premium. Parents' needs for privacy and for some life of their own are difficult to fulfill.

Economically, this is a time when the basics of food, clothing and housing require a continuous high rate of expenditure. When payments for such items as an automobile and other durable goods are added, families feel the pinch. Father often takes on a second part-time job in order to help make ends meet. About one-third of the mothers in this group work outside the home. For most adults in this scene money worries are ever-present, and it is the scene in which the children get their first real lessons in the nature and meaning of money. It is not surprising that some of them learn to over-value the importance of money, and that some, whose parents shield them from money discussions, undervalue it.

During this period the child usually begins to have experience with money of his own. Most families work out some kind of allowance scheme. But what is the allowance to be used for? If the parents work out a budget for the use of the allowance — ten cents for Sunday school, ten cents for Brownies, and so forth, the children claim that it is not *really* an allowance. Soon the principle becomes established that the allowance is for the children's own treats. That stands until Dad suggests one night after supper that they all drive out to the dairy bar where he will treat to ice cream and then becomes angry when one of the kids buys a bottle of soda in addition out of his allowance.

When parents are under pressure about money, the little extravagances of children are magnified beyond their true importance, and the children learn painfully that the use of money is mysterious and hazardous. Some authorities recommend that if the allowance is to serve as a training device it should be entirely "free" and that parents should resolutely resist their inclinations to praise or blame overmuch the use of money at these early ages. Money has emotional significance for us all, and it is best not to heighten the anxieties most Americans feel concerning it.

Act II. Scene 2. The Family with Teen-age Children

Because there is a wider gulf between the interests, abilities and convictions of the parents and children during the teen-age years, this scene is one of high melodrama. More doors are slammed, more ultimatums laid down, and more convictions that "nobody understands me" held (by children *and* parents) in this stage than in any other.

Not all teen-age patterns are alike, because in addition to the individual differences of persons the differing social backgrounds and economic situations of families influence the environment in which the teen-ager comes into maturity. Even the largest historical situation is important; being a teen-ager during the depression years was different from being a teen-ager during World War II, when jobs were begging for people. Being a teen-ager on a farm or in a small town is quite different from being a teen-ager in a great city or in one of its suburbs.

Nevertheless, some problems faced by most families of teen-agers have economic implications. The teen-ager is very much aware of his

home and the way in which it compares with other homes. The child who just yesterday, it seems, could not be restrained from cluttering up the house and jumping on the sofa, suddenly is outraged and vocal that the place is not in perfect shape when friends drop in. For the teen-age girl the appearance of the home is crucial, for it is background against which she is displayed to her companions and she feels that it tells them a lot about her. The teen-age boy is more likely to think of home as a combined workshop, storage space, and food-foraging territory to be exploited by him and his buddies when they have worked over the other available territories.

Younger children in the family loudly resent the loss of older playmates and do everything possible to subvert the plans and wishes of the older siblings. And the parents, who are expected to arbitrate all these wishes democratically, find the last shred of their authority challenged as the kids press their closely-argued convictions, supported by the authority of the practices of their peers. The parents can't turn it off. The teen-agers stay up as late as the parents do, and even the privacy of that last hour before the TV screen is now gone. Much of the time the parents feel that they are being pushed into a corner to make room for everyone else and that the kids have really taken over the place. To survive this period, each family must find some balance between the rigidity of old patterns and the chaos which complete freedom might bring.

Expenses for clothing, recreation, hobbies and education are high for young people during this period, but similar expenditures for adults almost disappear. The rate of purchase of durable goods and cars is lower than in the previous scene, partly because the standard package is pretty well acquired by this time and partly because current expenses prohibit much buying of larger items.

The family is rapidly opening out during this period. Home, no longer the snug nest secure against all comers, is a crossroads. Teen-agers develop areas of private activity and thought which parents are not allowed to enter. The economic unity of the family begins to be modified by part-time earnings by boys and girls. In some families where the economic pinch is the hardest, these auxiliary incomes must be poured into the family treasury and used for common expenses. In

most families, however, money earned by young people is treated as their money and gradually they may take over the responsibility of buying their clothes, paying for their recreation, and saving for their education. In this "opening" family, the members travel farther independently, stay longer, and tell less about it when they get back.

The teen-ager enjoys the feelings of independence which come with his first income and probably is unaware of the degree to which the economic base his home provides him is responsible for the freedom his small income allows. Often he can live it up a little. Parents, on the other hand, worry about the steady drain on the available money because they see that the approaching stage will call for their maximum economic effort, and they may already feel tired.

Act II. Scene 3. The Family as Launching Center

Toward the end of the teen-age years the family heads into the wind like an aircraft carrier and prepares to drive ahead at full speed for the critical period of the launching of the young into the elements. Not all teen-agers have the same immediate destination: some begin their first full-time job; some go into military service; some go to college; and some, perhaps in combination with the other choices, get married. In every case, young people soon discover that they can never go home again, for hereafter in some degree they will be visitors there instead of members. The shock of this experience is probably greatest for the college student, for though both parents and child still think of him as being a part of the family, as he is economically, he cannot ever tell them everything that has happened to him in those first months at school. Though both parents and child may regret it, they have grown apart. The boy comes home a man from every school, as well as from the first full-time job or military service. New patterns of communicating with each other and of reaching decisions about family matters must be learned in this period.

The marriage of the first child brings a new kind of experience to the family. The child now has a spouse who himself has a family to whom he must continue to show some loyalty and appreciation. But the different history and the inevitably different values and attitudes of this new family call for discussion, evaluation and decision on the part of

everyone concerned. Everyone must move over, so to speak, to make room for this new son-in-law or daughter-in-law who is now required to be in on the family discussions and secrets.

This newcomer in the family circle is there by the choice of one of the young members of the circle. He has not been a member of this family's history, though he has now joined himself to this family's destiny. He feels himself to be on trial, and not only himself, but himself as the representative of the family from which he has come. In addition, he or she knows that the new family being established must make some of its decisions in ways which are not just compromises between the ways of the parent families. At the same time the parents are having a new experience with the newcomer who has been instrumental in changing their relationship to their child. They want to help and offer the wisdom of their years, as well as more tangible aids, but they are aware of the hazards of that procedure. It takes time to work out relationships.

In general it is true that the longer the catapult the family provides for its young, the higher the lifetime income of the offspring will be. At almost every level, income increases with years spent in school, as we shall see in Chapter II. Regardless of its rewards in the life of the young, however, for the parent family this is the scene in which the expenses of the family are at a peak. Typically, it is twenty to twenty-five years after the marriage of the parent couple. The money goes for educational costs, wedding costs, for helping the young get started in buying a car, or getting started with tools and equipment, or equipping to some degree a second residence at college or a new home.

Running the parental household at this stage is an inefficient process, for it must expand and contract erratically as the young come and go with their friends. This is the season of the labor pains of the family, for it is reproducing itself as an independent consumer unit in the economic world. Just as at the outset of the family two could live more cheaply together than separately, now as the family divides itself into new units the total cost of living for the group goes up. Where families differ is in the degree of help which the parent family gives to the emerging member. We probably underestimate the amount of aid passed on from generation to generation in money, household equipment, baby toys, occasional meals, vacation trips and baby sitting.

For daughters, the largest single item of expense born by the parents in these years is the wedding. (A funeral can be an expensive experience for the family, but it may fall at any point in the life cycle of the family, and the costs are usually not debated as fully as the wedding costs.) One father offered his daughter \$500 if she would just run away and marry her fiance. She turned him down, but he would have saved money if she had accepted. No one would want to treat a wedding as though it were a routine matter. On the other hand, the first year of some couples' married life would be considerably eased if they had half the cost of their expensive wedding deposited to their account in a bank instead of spent for the great occasion.

Let us try an experimental exercise. What does a wedding cost today in your community? Of course, they come in all styles. Let us estimate three budgets:

| | <i>Minimum</i> | <i>Normal</i> | <i>Tops</i> |
|----------------------------------|----------------|---------------|-------------|
| <i>Bride's gown and so forth</i> | | | |
| <i>Invitations</i> | | | |
| <i>Reception</i> | | | |
| <i>Meals for relatives</i> | | | |
| <i>Decorations</i> | | | |
| <i>Totals</i> | | | |

What would be a typical first-year husband's income? What percentage of that figure is the cost of the wedding of which he was a part?

At any rate, as parents we feel that it has to be done somehow. We remember what a nice occasion *our* wedding was, and we want our daughter to remember hers with pleasure. After all, we hope this is the only one of her lifetime, so shoot the works! At the wedding mother weeps, though she is wearing a stunning new gown, and father looks uncomfortable, and after it is over they return to their household, which is (if this is their only or last child to be launched) strangely quiet and private for the first time in a quarter of a century.

Act III. Scene 1. The Family in the Middle Years

Although it seems that much of the dramatic action of our story is behind us, our play is just about half over. The third act is the long

act, and it is growing longer all the time as people live longer and marry earlier. Typically, the beginning of this act finds the woman in her middle forties, and the chances are that she will live to be almost eighty. The drama might be more interesting if the action became more intense as life proceeded, instead of smoothing out somewhat, but most persons can thank their lucky stars that the days of heavy activity in family life come early in the game. This last act can be interesting, active and richly rewarding, but from now on a couple usually has some choice about the pace at which it will proceed.

At the beginning of this scene Bill and Sharon discover that they again have a lot of growing and adjusting to do, especially in their relationship to each other. For many couples the children and the necessities of family life have been the common responsibility holding them together. But now the significant daily bond of parenthood is largely gone, and they may find that as persons they are strangers to one another. Much of significant human companionship in any situation depends upon mutual work and responsibilities. When the common tasks binding together a couple are reduced, each may be surprised to see who has accompanied him thus far.

Both husbands and wives find it necessary to take a new look at themselves. Most husbands in this period have to reconcile themselves to the knowledge that they are not going to strike it rich, become chairman of the board, or win the Nobel prize, though in their twenties these may have seemed possible. And wives, in a society which elects Miss America annually to be its queen, can see that the satisfactions of being physically attractive must be supplemented with other areas of achievement.

These unhappy facts should not dismay a couple, but should serve to point out that they have tasks of development in this stage of the family's life which are just as significant and which can be just as satisfying as those at other stages. With our constantly improving health and vigor and our increasing standard of living, this period can become a second honeymoon of companionship and adventure.

In her excellent book, *Family Development*, Dr. Evelyn Millis Duvall outlines the family developmental tasks in this period as follows:

1. *Maintaining a pleasant and comfortable home.*
2. *Enjoying financial peace of mind now while assuring security for later years.*
3. *Carrying household responsibilities lightly and together.*
4. *Drawing closer together as a couple.*
5. *Maintaining warm, mutually supportive relationships with grown children.*
6. *Keeping in touch with brothers' and sisters' families and with aging parents.*
7. *Participating in community life beyond the family.*
8. *Reaffirming the values of life that have real meaning.²*

Financially, this is the best period of a family's life; many families will feel that they have finally found Easy Street. The husband's income is at a maximum during this period, and expenses for daily necessities at a minimum. The house is pretty well paid for, or, if they are renters, the couple sometimes moves into a smaller house or apartment. The children are increasingly on their own, and Bill and Sharon are able to help them or not as they choose. Their health is reasonably good, and if Sharon wants to take a job somewhere there is not much to prevent her doing so, provided Bill will accept it graciously.

A couple which has lived for its family for the past twenty years can now learn to live in and for the community for the coming twenty years. Richness of community living is made possible to a large degree by voluntary contributions of time and money to community organizations by people in this age bracket. The church which knows the value of such service will encourage its members to serve the community as Christians in all sorts of activities. Like parenthood, such outgoing service has its rewards.

This can also be a time for satisfying personal interests which had to be foregone during earlier stages. Some persons go back to school, take music lessons, learn to play golf or take up cabinet making. Learning to have fun for its own sake can be a real achievement for some persons who have had to work terribly hard until this stage.

Being a grandparent can be more fun than being a parent, and is an important job as well. Grandparents can help answer a child's need to know something about his family and where it comes from. In a

rapidly moving society cousins get lost and aunts and uncles are increasingly vague. The larger family, which in stable societies used to be largely horizontal, now is more vertical and the kinfolk known are more likely to be ancestors than members of one's own generation. With earlier marriages and longer life generations overlap more and more, so that it is now not unusual for a child to have living two parents, four grandparents, and two great-grandparents.

This tranquil scene, usually lasting about two decades, is brought to a close by the retirement of the husband or the death of one of the couple.

Act III. Scene 2. The Aging Family

This last scene, begun with the retirement of the husband or the death of one spouse, may be the longest scene of the drama, though it usually lasts about fifteen years. Typically, it concludes with one of the spouses, usually the widow, living for some years without the other.

For many a man, retirement has seemed the golden age of life when he and his wife would be free to do that which they have always wanted to do. Social security income, combined with the growing pension and retirement income system of the business world, have served to stabilize and insure income for this period. Making a success of retirement, however, must be worked at. Doing nothing, or doing all week what one once did on the weekend, is not really satisfying for most men when it must be done around the calendar. After some forty years of work, not-working is a radical change.

We would all gain much if we could have flexible retirement ages. Some men could work for several years after the traditional retirement age of sixty-five, with satisfaction to themselves and their families and with less cost to their employer and the social security system than retirement would entail, even if certain kinds of efficiency begin to decline somewhat. One of the great problems with a flexible retirement age, however, is that it is hard for both the man himself and his employer to judge just when the optimum age for retirement has been reached.

Retirement raises a question which work has largely determined to this point, namely, Where shall we live? Theoretically, any location is a possibility since retirement income checks can be mailed to any address.

Some couples do migrate to warmer climates or nearer to children, but most continue to live where they are. The house, usually paid for now, is home to them and the children, representing security in a way which a trailer or a new apartment does not. Usually the house is larger than the couple needs now, and after the death of one of the spouses the remaining member will have a burdensome amount of room. Sometimes we see a grandmother living alone in a big house with yard and porches, while her children with their offspring live in cramped dwellings. If their homes could be exchanged, both would benefit.

For the retired couple, one new dimension is added in this scene: It is difficult to think or talk about its end. In previous scenes planning and preparation for the next stage was interesting and important, and the family could economize by balancing present expenditure against future needs at a fairly predictable time. But no one knows how long *this* scene will run or for how long a time there will be one or two players, and economic planning is thereby complicated. It is a time when most couples try to match income and outgo.

We have seen that much assistance is carried on in families, and it should now be pointed out that today most of that assistance is downward from the older generation to the younger. Older persons, who may have helped their children a great deal through the years, often do not like the idea of being helped by their children, even when the children are eager to help. Certainly when there is only one remaining member of our original couple, that person has difficult new tasks and economic problems to face in living alone. Once again it should be pointed out that living alone is expensive, and for everyone it has moments of loneliness. The Christian faith can provide some insights and motivations for the family to include such a single person into a larger family unit. Having a grandparent as a member of the family can be an enriching experience for everyone concerned, and the group can live less expensively together than separately.

Our drama ends with the death of the remaining spouse and the division of the family property among the heirs and benefactors after funeral costs have been met. Though this family's influence will live on in the lives of its descendents, the curtain falls now on the end of an exciting and challenging cycle of human life.

CHAPTER II

How Families Spend Their Money

The story told in Chapter I summarizes the life history of many individual families, each different from the other. The reader may see in the story similarities to his own life. Now we come to a more difficult question: How do families spend their money at various stages of the cycle and at different levels of income? Here the reader is not so likely to say, "Why, that's like our family," as he is to say, "Well, we certainly are different from what this chart says." Every family is different from every other family in its economic life, but examination of the economic practices of large groups of families can help us as we consider our individual situations.

For a century studies of family economics have been based upon the conviction that size of income is the most important single influence on the size of total expenditure for various items. Studies of the effect of the family life cycle on expenditure are being made increasingly, but most of the published data concentrate on the way income relates to expenditure. There would be logic in discussing incomes before expenditures, but we are dealing with expenditure *before* income in this book in order to emphasize a hunch about the changing nature of our American economy. The hunch is that, whereas in former decades we tried to adjust our expenditures to fit our income, today we decide what we want to spend (through a variety of ways) and then attempt to adjust our income to fit our outgo.

Income continues to be a strong influence on how much we spend for what, but nowadays we tend to decide what we want and then try to figure out how to get the money to pay for it. So we begin our study with expenditures. (Note that by "spending" we mean the disposition of money not saved, after taxes have been deducted. Thus giving, which we usually think of as being in a different category from spending, is here included as one way of spending or directing the family's resources.)

Since it is virtually impossible to record the economic history of one family through its entire life cycle, and since even then we would have from this family its unique history rather than any idea about how

it compares with other families, students of family economics often interview thousands of families to learn their financial behavior for one year. The families chosen are a cross-section of American families, including young and old, high-income and low-income, well-educated and poorly-educated, large families and small.

With the aid of today's electronic computers, information can be analyzed so as to give some idea of general patterns of expenditure and what affects them. Much of what we learn verifies our common-sense expectations, and some of it surprises us. For example, when we compare the expenditures of families whose annual income is between \$5,000 and \$6,000, we find that families of five persons in this bracket spend more for food and less for recreation than families of four persons. That makes sense. But it surprises us to learn that the five-person family tends to spend less for housing than the four-person family, probably because it must spend more for food and less is left for housing and other expenditures.

Let us examine, first in graphic form and then in detail, the expenditures of families of two or more in urban places of more than 2,500 population. Since these figures are averages from around the nation they include both high and low cost of living places. Differences between expensive and inexpensive cities are not as great as we usually think: the lowest cities are about 12 per cent below the average cities; the highest cities are about 7 per cent above the average.

It is hoped that the reader will not be offended by being asked to examine the results of a study made in the past. It is the most recent source of such comprehensive data. We can still use it with a good deal of confidence, for the way in which families with \$6,000 annual income today spend their money for these various categories will not differ greatly from the way in which families with \$6,000 income "sliced the pie" in 1950.

The first thing we learn is that the higher the income of the family, the more dollars it tends to spend on food (*see Chart I*).

Indeed, the higher the income of the family the more it tends to spend in every category of expenditure. Clothing expenditures look like this (*see Chart II*).

CHART 1

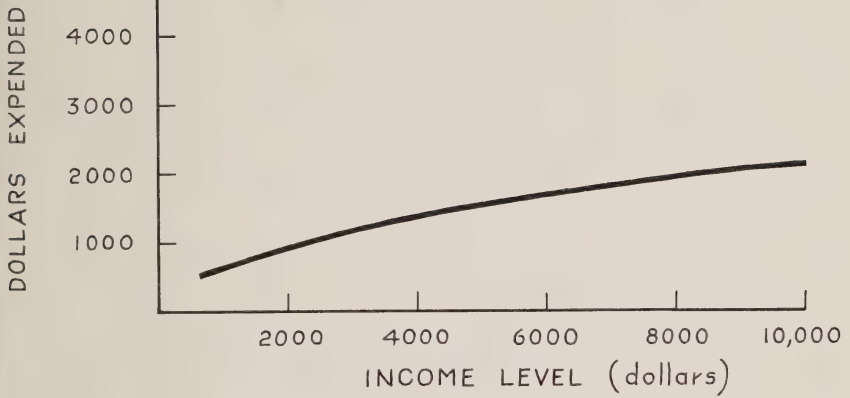
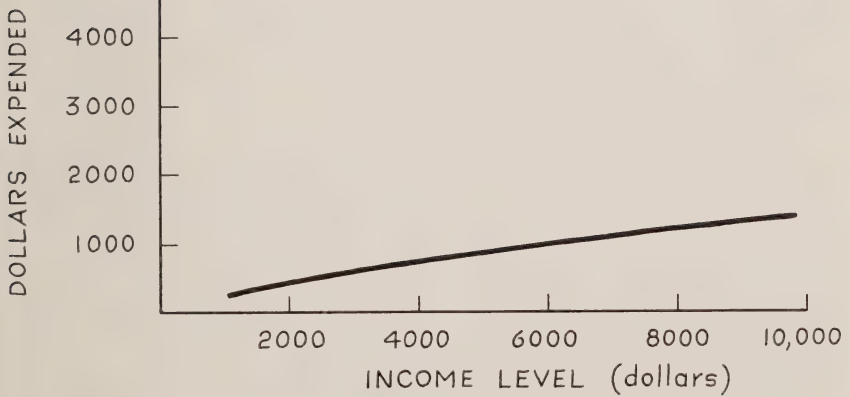
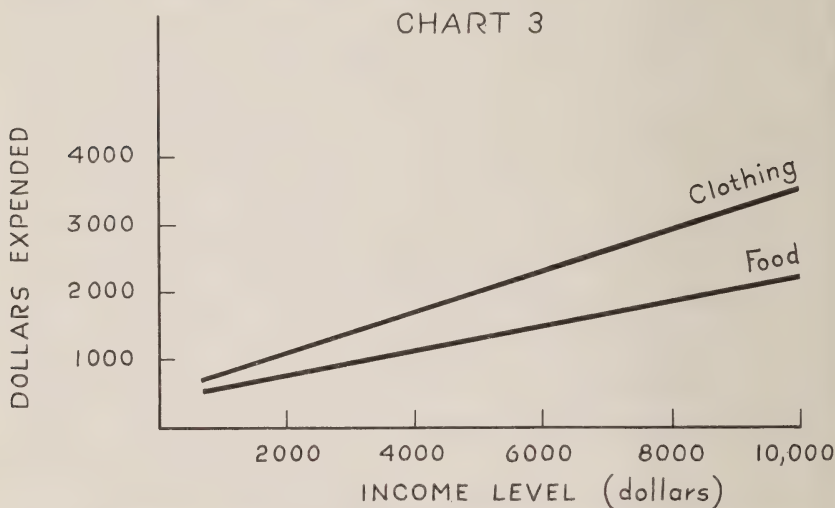


CHART 2



When food and clothing expenditures are added, their rising combined cost looks like this (see *Chart III*).



Expenditures in every other category can be placed atop each other until total expenditures at the various income levels are shown (see *Figure 1*).

You will notice that the graph in *Figure 1* has a diagonal line through it. When families' total expenditure equals their incomes, the total will fall on this line, as it does at about \$4,000. Thus families who had incomes of \$10,000 and who spent about \$8,000 saved about \$2,000. Families who had incomes of \$2,000 spent \$2,170 and thus "dissaved" \$170 during the year.¹

The relation of income to expenditures can be seen more precisely in *Table I*, page 30. Note that the left-hand column is an average for all the 10,791 families in the study. In the food category read across the table to see how families with higher incomes spend more on food. Examine the other categories in the same way. It is interesting to note which categories rise sharply in the higher income brackets and which categories are more fixed throughout the ranges of income. Careful examination of *Table I* reveals the relationship of family income to family expenditure.

FIGURE 1

EXPENDITURES FOR CONSUMPTION
AT DIFFERENT INCOME LEVELS, 1950

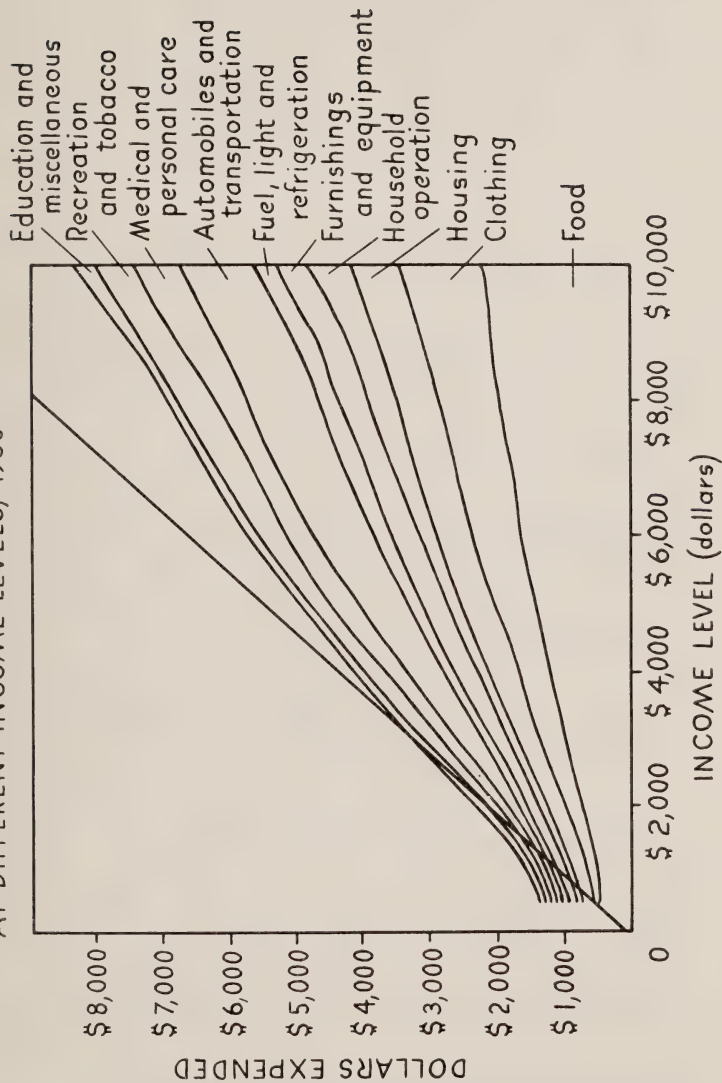


TABLE 1

CONSUMPTION EXPENDITURES IN CURRENT PRICES, OF ALL FAMILIES OF TWO OR MORE PERSONS IN CITIES OF 2,500 AND OVER, BY INCOME CLASS 1950

| | All income classes | Under 1000 | 1000 2000 | 2000 3000 | 3000 4000 | 4000 5000 | 5000 6000 | 6000-7500 | 7500 10000 | 10,000 & over |
|--|--------------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|------------|---------------|
| No. families in sample | 10 791 | 284 | 982 | 1,962 | 2,807 | 2,058 | 1,191 | 793 | 425 | 289 |
| Average family size — persons | 3.3 | 2.4 | 2.7 | 3.1 | 3.3 | 3.5 | 3.7 | 3.7 | 4.0 | 3.7 |
| Average income after taxes | \$ 4,224 | \$ 2,462 | \$ 1,556 | \$ 2,549 | \$ 3,492 | \$ 4,464 | \$ 5,449 | \$ 6,638 | \$ 8,432 | \$ 15,932 |
| Average expenditures for current consumption | 4,119 | 1,863 | 1,892 | 2,809 | 3,613 | 4,469 | 5,277 | 6,062 | 7,160 | 10,808 |
| Food | 1,221 | 605 | 679 | 944 | 1,135 | 1,313 | 1,498 | 1,648 | 1,925 | 2,423 |
| Alcoholic beverages | 67 | 15 | 20 | 37 | 55 | 74 | 96 | 112 | 140 | 223 |
| Tobacco | 74 | 25 | 21 | 60 | 71 | 85 | 88 | 95 | 103 | 112 |
| Housing | 455 | 278 | 262 | 343 | 408 | 485 | 536 | 620 | 704 | 1,146 |
| Fuel, light and refrigeration | 172 | 137 | 126 | 146 | 161 | 179 | 196 | 211 | 242 | 306 |
| Household operation | 191 | 89 | 79 | 114 | 144 | 184 | 235 | 281 | 389 | 968 |
| Furnishings & equipment | 290 | 105 | 103 | 190 | 202 | 334 | 383 | 438 | 456 | 906 |
| Clothing | 476 | 131 | 168 | 282 | 388 | 511 | 649 | 776 | 971 | 1,535 |
| Transportation | | | | | | | | | | |
| Automobile | 490 | 133 | 120 | 252 | 422 | 572 | 728 | 841 | 973 | 1,172 |
| Other | 69 | 22 | 35 | 51 | 57 | 70 | 89 | 103 | 140 | 199 |
| Medical care | 215 | 142 | 111 | 154 | 202 | 227 | 256 | 302 | 378 | 453 |
| Personal care | 92 | 37 | 46 | 68 | 84 | 99 | 116 | 129 | 150 | 203 |
| Recreation | 185 | 40 | 45 | 92 | 155 | 217 | 251 | 317 | 365 | 598 |
| Reading | 37 | 19 | 18 | 27 | 34 | 40 | 45 | 52 | 59 | 83 |
| Education | 26 | 9 | 4 | 9 | 15 | 20 | 35 | 48 | 70 | 166 |
| Miscellaneous | 60 | 76 | 34 | 41 | 39 | 53 | 76 | 88 | 95 | 316 |

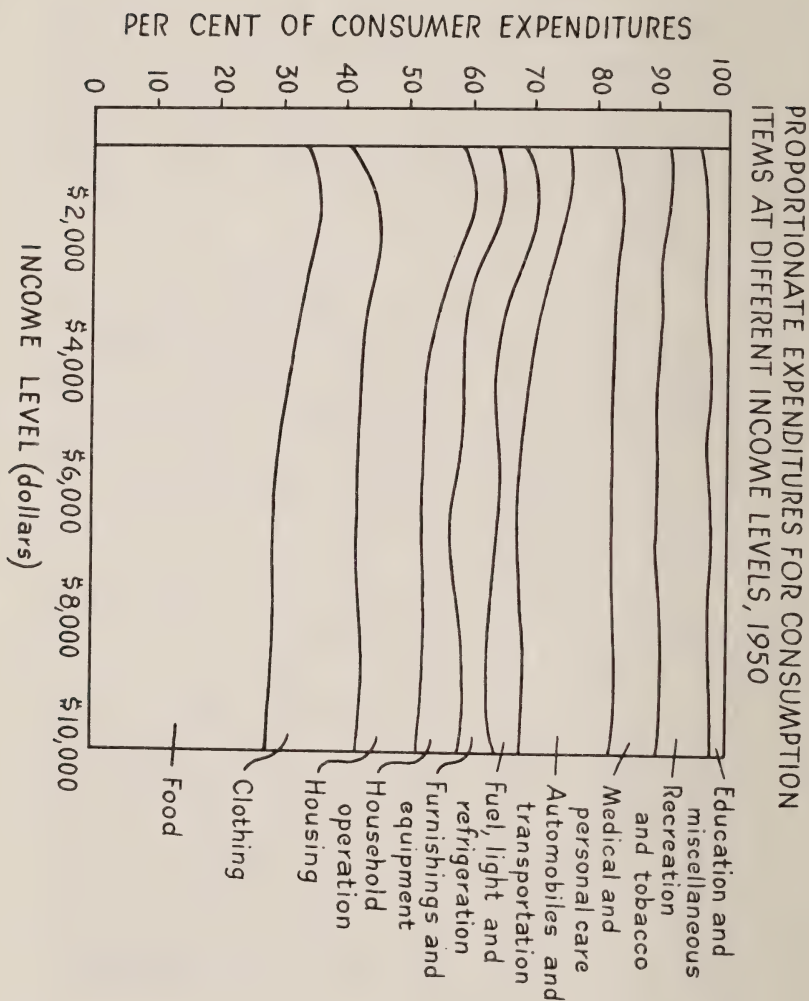
Why should families spend more for food as income rises? They eat better foods, more expensive foods, moving from a diet heavy in carbohydrates to one that includes more proteins. Consumption of potatoes usually declines as income rises. Perhaps the first luxury that we allow ourselves as our income rises is the luxury of not worrying as much about how we are spending our money or using the leftovers, and part of the rising cost of food is waste.

Now we come to a very important point: though we spend more dollars for food as our income rises, the *proportion* of income spent for food declines. Families at the lowest income levels must also pay an unusually high percentage of their income for housing, though above these levels housing gets a fairly constant proportion of income. Items on which we spend an increasing proportion of our income as it rises include clothing, recreation and automobiles. Even when we are rich, there are limits to how much we can eat, and the people we care about don't judge us by the magnificence of what we throw into the garbage can. But there is no limit to the extent to which we can acquire and display cars, clothes, books and boats. Figure 2, page 32 indicates the varying proportions allotted the categories at various income levels of the money spent.

The effect on expenditures of a given stage in the family life cycle merits continuing study. Some research has been done on spending for durables (stove, refrigerator, washing machine, furniture, television set and other such items) and cars. The studies indicate that when families in similar income groups are compared, spending is highest for durables and cars in young couples without children. The rate declines steadily as the family grows and reaches its low point during the launching period. There is some evidence that middle-income couples may tend to replace durable goods after the children leave home. The percentage of families who own their home rises steadily through the family life cycle until the final stage of one remaining spouse, when the percentage declines.²

Is the expenditure pattern of families belonging to churches different from those who do not? We do not know on the basis of surveys made to date, for church groups themselves have insisted so strongly on the

FIGURE 2



principle of separation of church and state that governmental agencies taking these surveys have not been allowed to ask whether or not the family belongs to a church. It is hard to see how such a question on an anonymous questionnaire would violate the integrity of the churches or the principle of the separation of church and state. The agencies were

allowed to ask about giving to religious organizations and through this question have learned much of interest to churchmen. The tables we have examined, then, are averages of the expenditures of all families in the sample, church and non-church. For the time being, we can only guess as to whether church member families are influenced by their faith to spend more or less for food, housing, education and other items than comparable non-church families, or even to give more liberally.

It must be remembered that the graphs deal with averages and include families at different stages in the family life cycle, with different numbers of members in the family, living in different kinds of neighborhoods. The spending patterns of each family, except at the lowest subsistence levels, are not rigidly determined by income, size or any other factor, but rather are set by the choices of the members of the family as they seek to obtain those goods and services important to them. One family may economize on food in order to live in a section of the community which has good schools; another may sacrifice desirable housing in order to drive an impressive automobile. No reservations about the wisdom shown by some families in spending their money should keep us from acknowledging that freedom for families to decide what to do with their money is very valuable. No authority, whether state or church, is better qualified than the family to say how it may spend its money to increase its satisfaction. This is not to say that state, church and business community should not attempt to influence the family. It is rather to say that the decision must rest significantly with individuals, even when they are pooling their resources to buy through taxes those goods and services which individuals could not buy privately.

It does not seem useful at this point to deal further with typical family expenditure patterns. A list of helpful sources for further study will be found in the bibliography. Let us turn our attention to two items of family expenditure of particular interest to Christians: taxes and contributions.

1. The Christian Family and Its Taxes

The counsel of Jesus to pay taxes to Caesar was heard by persons who held Caesar's government to be an alien and external power. The payment of taxes to such a government could only have been a grudging

necessity; the taxpayers were in an occupied country, and Caesar was not of their choosing. Since that time Christians have lived under a variety of political arrangements, but it is likely that in none of them has taxpaying ever been a pleasure. Today we live in a democracy where the people through their representatives make decisions about what they shall purchase together, and this participation in the decisions ought to keep taxpaying from hurting as much as it did under other systems. Of course, we may not really *like* to pay for anything. Maybe we are as depressed today by monthly installment payments to which we commit ourselves as families as we are by the taxes everlastingly pulled out of our pay envelopes.

Taxpaying is the way we chip in to buy the things we can purchase together only, and tax laws are the rules of the game to insure that we are fair about the share each puts in. In the game of taxpaying the government assumes that each taxpayer will arrange his affairs so that he will pay the least tax which the law allows; resourceful taxpayers keep uncovering loopholes in the law which lawmakers continually review and plug up as they see fit. Through this constant process of individual calculation and political and legal review, the rules by which we decide who pays how much have their best chance for promoting justice in a changing social order. Of course, a tax system becomes overly complex through this kind of piecemeal growth; it needs overall reform and simplification at regular intervals in the interest of clarity and justice.

Because of our concern for persons, Christians must be interested in the fostering of justice everywhere. Where a nation's people feel that reasonable justice is maintained in the collection of taxes, tax hostility and tax evasion may be lessened, and a new creature, the joyful taxpayer, who sees the value of what his society purchases through taxes, may come into being. Perhaps some families already are happier about paying a school tax than they are about paying for the replacement of their obsolescent washing machine.

Though our present tax practices have developed through a process of growth and trial and error, we may see much logic and fairness in their present arrangement. Families pay three kinds of taxes: Taxes on income go largely for national concerns such as national defense,

development of resources and the welfare of the people. Taxes on expenditures (sales and excise taxes) go for a variety of uses, including highways and schools. Taxes on property (land, houses, business property) go largely for the providing of those services involved in protecting property (police and fire protection) and services relating to the local community (schools and welfare programs).

If we look sympathetically at this pattern, we can see a kind of rough justice in who pays for what. Of course, it is important to recognize that we should never assume that the taxpayer is to get back exactly what he paid for. Taxes on our house may go to support public schools even though we have no children in school. But next week we may vacation in the state park in the adjoining state, using facilities paid for by others. Taxes rightly separate recipients of services from contributors to those services; the law is the proper place for determining the principles of both payment for and receipt of services. Fairness within a family does not mean that each person is to make the same contribution to the family or to get the same benefits from the family; within the family we have different abilities and different needs. Fairness within the national family is not entirely different from this sharing principle of the individual family.

One reason why family life can be so satisfying is that a precise accounting about how much each member receives from the family is unnecessary. If mother is ill and confined to her bed for two weeks, and the rest of the family pitches in to take care of the homemaking responsibilities during that period, no one records that every other member of the family is entitled to two weeks in bed. Family love is in its most beautiful form when families care for disabled or handicapped members for years in full knowledge that there will never be a balancing of the books. We can thank God that he has given nearly all persons a conviction that we are responsible for each other in our families; we can also thank God that we are beginning to see that we have responsibilities to the other persons in our communities outside our families and that we take one significant step toward meeting those responsibilities when we decide upon tax rules and pay our taxes.

It is fair that a boy from a low-income home graduating from high school after twelve years of education (which at an average rate of

\$400 per pupil per year has cost his community \$4,800), is handed his diploma with no bill attached. It is fair also that during the subsequent years of his life he pays into the community treasury part of his earnings for the education of the children coming after him. But fairest of all is the fact that if through death, accident, moving to another community or any other reason he can never pay taxes in this particular community, his relatives are not presented with a bill for what he has received. Thus we can see the family principle at work in our national community to a significant degree through the payment of taxes and the receipt of services from the community.

We should look forward to the time when this fairness is world-wide. The United Nations has been working toward an assessment program in which the financial support of the regular budget of the United Nations is related realistically to the wealth of each member nation. If the time comes when funds for world concerns and world development are collected on principles similar to those used by major nations for collecting national funds, we will have made a significant step forward. Just as God has made families significant units, so has he made mankind a significant unit. Between these major units man has constructed all sorts of units, such as nations, colonies, protectorates, empires, territories, cities, counties, states and the like. These have all been useful and perhaps necessary in their time, but as a man-made arrangement each should continually be examined by Christians as to whether it is adequate for the changing world in which we live. For example, local city governments will always have important functions.

Man's next steps forward should be in the direction of making the world as a family of men as important as a national family. Already world trade, travel, communications and education, and world churches are moving in this direction, laying the groundwork for economic and political fairness among all peoples. It remains to be seen whether or not we can face the implications of this movement and be ready, in due time, to pay world taxes.

Fairness in taxpaying is seen not only in the purpose for which various taxes go, but also in the determining of how much tax families and individuals are to pay. Consider income taxes: If the government

were the kind of enemy some persons claim it to be, it would take a certain percentage of my income and pay no attention to my situation. But the government asks me: "How many children and kinsmen must you support? What medical bills did you have to pay this year? Any bad luck with your property; any fires or thefts? What expenses did you have in earning this income; what tools did you have to buy" — a thousand and one questions, we complain, including one incredible one: "What did you give to your church and certain other worthy causes and organizations?"

When all this has been figured up, and deductions made for items mentioned in these questions, I do my calculating and tell the government what I owe as my fair share, according to the rules, and I pay it (or confirm that what I have paid through deductions is my legitimate tax with the changes I indicate). This is a reasonably fair way of going about it, for all my neighbors have the same rules. And strange to say, when someone at church assures me that God's rule is that I owe him a straight 10 per cent of my income, regardless of my circumstances, I wonder if my friend understands that God knows and cares more about my situation than does my government.

A kind of justice is seen at work also in our taxes on property. The amount of tax we pay is related to the market value of our property — small homes and lots are taxed less than large mansions and grounds. Business properties are taxed higher than residences since they are income-producing. Such taxes have the social benefit of assuring that over a period of time properties not being used (or more precisely, not sufficiently valuable to the owners for them to pay the taxes due) revert to the community and may be sold to those who value them highly enough to pay for them. Property represents wealth accumulated over a period of time — income refers to money coming in now. In our practice of basing some taxes on property and some on income we are trying to distribute the load fairly between those resting on past achievements and those receiving income this year. Actually, nearly all of us are both owners and income receivers to some degree, though not always to the extent that we are taxable on both.

We cannot talk about the justice of taxation without raising the question of the use of tax money. We have suggested many uses already

— schools, highways, health and welfare, protection, conservation and the like. But most of our taxes — a staggering three-fourths of our federal taxes — go to pay for wars and preparation for war. It serves no purpose to speculate as to what might be our situation and the condition of the world if we had chosen not to fight in World War II; it is very much to the point, however, to find alternatives to war in the future. It should not stretch the imagination too greatly to see that bearing heavy taxes to pay for developments that make for peace is “more just” for Christians than to pay taxes directed simply toward war-readiness.

One of the many virtues of peace is that peace-making is cheaper than war. The United Nations, for example, has been a remarkably inexpensive enterprise in comparison with other large operations.

“Ironically, even in these economy-minded times, the economy of the United Nations has escaped general notice. Because we are used to such huge expenditures, to such astronomical figures, most people assume that the United Nations costs a great deal more than it does. They are surprised when they learn that the total yearly budget of the United Nations is just a little less than that of the Department of Sanitation of the City of New York. Although the United Nations could operate for many years on one day’s war time budget of all the belligerents of World War II, people still worry about its cost. They never stop to think that even in terms of dollars and cents the United Nations would be cheap if it postponed war for just one day.”³

Men are answerable to God for the way in which they use their resources; this is as true of the money we pay in taxes as the money we give to the church or spend in the marketplace. My money is an extension of me — it is a certain kind of power I exert in the world. What my money does is my responsibility. When I am taxed by my government to pay for a war, I participate in it whether I agree with it or not. Through taxes even the politically-inert citizen participates in the actions of his nation. Nowhere is the collective guilt and destiny of a nation more clearly visible than here. This means that taxpayers who are Christians must participate in political decisions with unceasing attention to the issues involved; non-participation or acquiescence is

equivalent to delivering powerful forces into the hands of those who choose to use it. For Americans taxpaying is no longer coercion by a foreign power; the Caesar unto whom we render taxes is ourselves, and we cannot wash our hands of him.

II. The Giving of American Families

During recent decades Americans have been giving somewhat more than 1 per cent of their total disposable income to religious and welfare organizations. In 1957, from a disposable income of \$300 billions of dollars, the American people gave \$3,607 millions to such organizations.⁵ Since we had about 50 million households that year, the average giving was equivalent to about \$70 per household, though averaging can be misleading.

Some families gave nothing at all, while some families may have given thousands for special causes. The 1950 study has furnished some basic information about the way in which we give:

A. Except at the lowest income levels, the higher the income the more we give. (*See line A on Figure 3, page 40.*)

B. Giving to religious organizations is a fairly constant percentage of income (*see line B of Figure 3*), while giving to all causes rises with income. (A study in 1935-36 indicated just about the same rates of giving. If these patterns continue to hold, the rising average income of American families is likely to result in an increasing income to religious organizations and an even sharper increase in giving to all causes.)

C. If we examine the giving of all families at a certain income level, say \$6,000 per year, we find that the older the head of the household the larger the percentage of income given. (*See Figure 4, page 41.*) This makes sense when we remember the economic dimensions of the family life cycle.

D. At any given income level, larger families give less than smaller families. (*See Figure 5, page 42.*)

It may be appropriate to comment here that these studies give no data about the effect on giving of church membership or denominational ties. Data from the denominations themselves reveals the giving-per-church-member of the various denominations. There are some

FIGURE 3

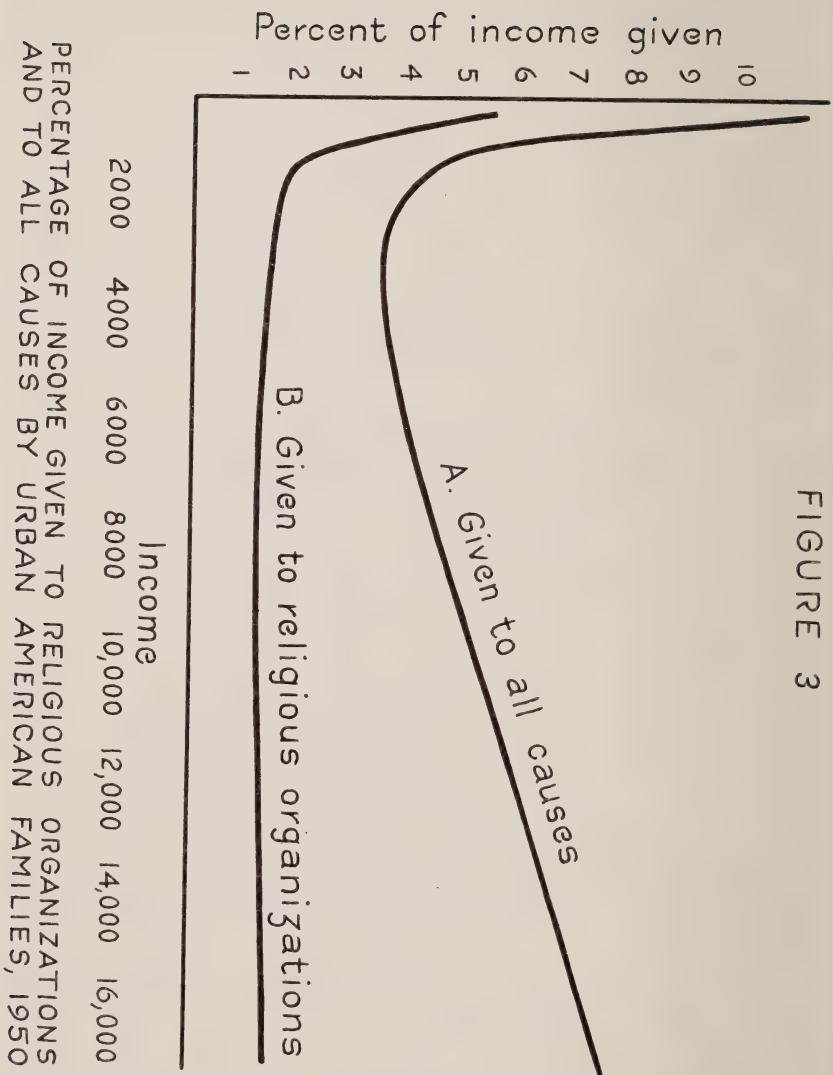


FIGURE 4

GIFTS and CONTRIBUTIONS of URBAN FAMILIES
by AGE of FAMILY HEAD - 1950

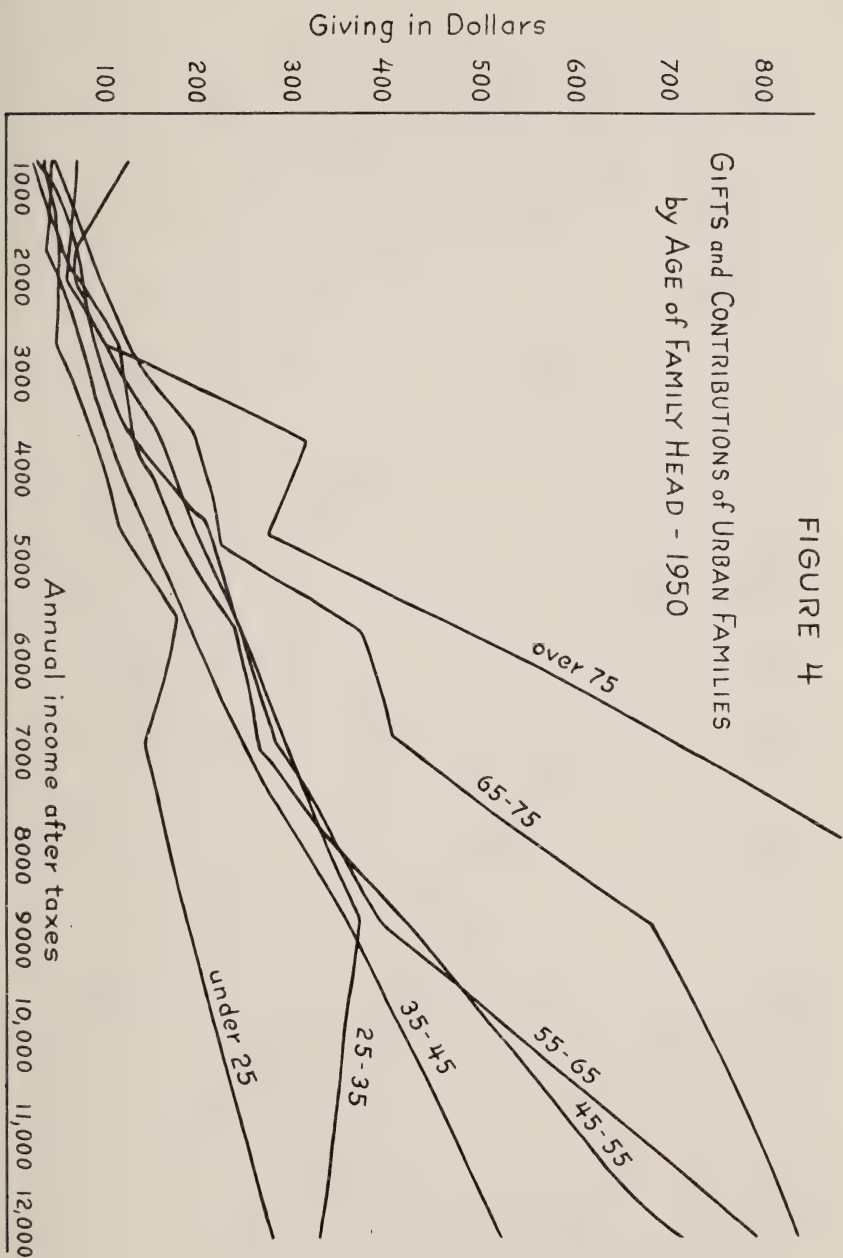
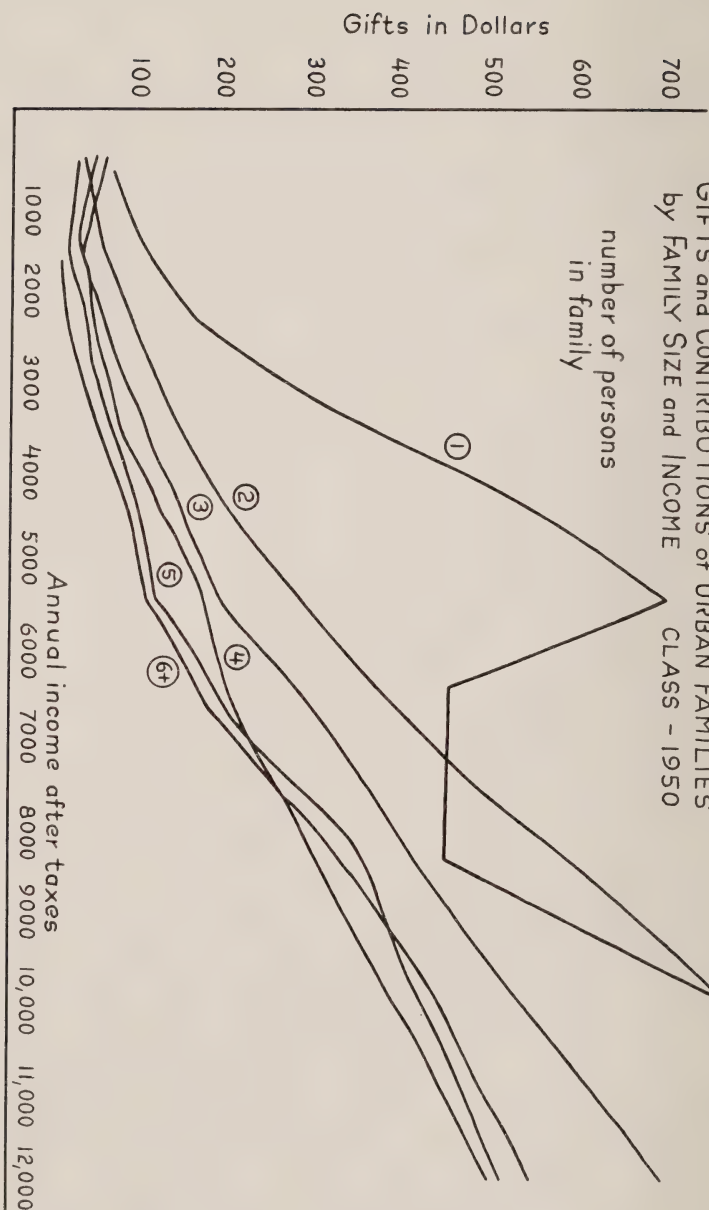


FIGURE 5

GIFTS and CONTRIBUTIONS of URBAN FAMILIES
by FAMILY SIZE and INCOME
CLASS - 1950



difficulties in comparing denominations through these figures, since churches have varying ways of counting their members. In general, however, it seems clear that the rate of church giving is higher in the more sectarian churches than in the broad denominations. This is still not the whole answer, however; the sectarian may concentrate his giving in his church, while the Methodist, convinced that God ministers to human need through community agencies also, may divide his religiously-motivated giving between his church and other worthwhile agencies.

III. The Narrowing Line between Taxes and Giving

Some giving is purely optional; other giving is related to membership in various organizations. A family may choose not to join a church, for example, and thus have none of the responsibilities of membership. But in urban America today it would be very hard to refuse to give at all. Most of our cities now have combined campaigns for the support of voluntary community agencies, using the double-barreled approach of canvassing for contributions both where people work and where they live. Civic leaders give guidance and prestige to the campaigns; goals are set up for various business firms; shop competes against shop in meeting quotas. An employee would have to feel very secure in his relationship to his fellow workers and his employer to go against the stream and refuse to give a penny. In order to help meet quotas some firms offer to help by taking weekly payroll deductions from employees so that the contribution is spread over a year's time. A worker who can resist a hint for a gift of \$25 this year can be made to feel very cheap if he refuses to approve the 50 cents a week that other workers are giving.

Battalions of housewives comb neighborhoods for families whose breadwinners did not contribute at their place of business. It is all very polite and very necessary; but the point is that a family today would have to be quite resistant to social pressure to avoid getting into the category of "givers." Not all social pressure is bad; social pressure is the teacher who instructs, suggests and reproves. If this teacher is ignored, laws may have to be written to enforce compliance. Community campaigns of giving today are like informal tax programs for the support of essential community services. Their subtle coercion is

probably not different from the quiet pressures on our rural grandparents to participate in helping out the neighbor whose barn had burned. Indeed, the family that refused help then might find itself without help in time of need, while today the community's resources are extended to those who need them without question as to their contribution.

With this essential similarity between tax-based and contribution-based community services, we should not be tempted, by figures comparing Americans' giving rates with those of more socialized nations in Europe, to think ourselves more benevolent. Our present pattern of using both approaches is a homegrown-American, practical approach, being flexible enough to meet swiftly-changing needs and to involve many people in the campaigns of the voluntary agencies. Voluntary associations can be the growing edge of community concern. If only one person spots an unmet need in a community, he is free to talk about it, arouse public opinion, get a group organized, launch a campaign for funds and go to work on it. This self-help ideology is admirable and should be fostered at all times and in all places. On the other hand, certain questions ought constantly to be asked about the support of those services for which there is a constant community need. Health is a good example:

A. Is a voluntary campaign for a new hospital as fair as a tax-based program would be?

B. Is our present way of collecting millions for specific diseases as efficient in getting us well and keeping us that way as a tax-based program would be? Some doctors point out that the "popular" diseases may not need research so much as do less advertiseable maladies.

C. Is the multiple bureaucracy of the collecting agencies more efficient or less efficient than the governmental bureaucracy would be if these programs were gathered together into a tax-based unit? Which would get to its medical destination the largest percentage of each dollar given?⁴

We should not let slogans claiming that the voluntary way is the American way override our conviction that the efficient way is also the American way. Formerly we cared for our aged with the dole and the county poor house or poor farm. Maintaining those institutions was expensive and inefficient, even if one thought it a lovely idea.

Today's social security insurance income for the aged makes it possible for a much larger percentage of our aged to live in our communities as self-respecting citizens, and is less expensive to the community than the institutionalizing of great droves of such persons. We will be most American, and most responsibly Christian as well, if our division of support of community agencies between tax-based and voluntary programs is judged by the yardstick of efficiency.

IV. The Narrowing Line between Time and Money

Some social scientists say that the way people choose to spend their time is even more interesting than the way they spend their money. Though it is an exaggeration to say that time *is* money, there are interesting similarities between them: both time and money are limited; both are valuable; both can be directed to various causes by their owner — that is, they are arenas for the exercise of human freedom.

Time and money may be exchanged for each other, sometimes almost with the ease of exchanging two currencies. A housewife can choose to prepare meals for her family by beginning with inexpensive basic ingredients and spending several hours on them, or by buying more expensive prepared foods that require much less time. She is in the position of being able to decide whether the hours or the dollars are more valuable to her — therefore, we can say that the two are fairly readily exchangeable. Her husband, an electrician, can choose to paint the house himself or he can employ a painter to do it while he takes on extra electrical work to pay the painter.

Here a technical distinction can help make an important point: if the husband paints the house himself, his labor is not counted by the national bookkeepers when they add up the total national product each year, but if he pays a painter to do it, the labor is counted, and, if he takes a job himself to get the needed money, his income is counted also. The rule is that the job must be paid for before it is counted in the national income accounts.

As we think about human welfare, that distinction is important. A million housewives doing their own housework are not counted in the value of the national product; but if each took a job doing the same work next door and employed her neighbor to do *her* work, both

would be counted and the national product would be increased. Part of our rising income in recent decades can be accounted for in this way.

If a woman spends the day working in a frozen food plant preparing frozen dinners, then spends part of her wages at the supermarket on the way home buying frozen dinners for the family, we can see that she has in effect just moved part of her former kitchen work down to the plant. However, we seem to be better off in statistics now, because we add up her labor at the plant and ignored it when she was at home.

We can see now that in our communities some important work is paid for and some is not. Some unpaid work may be even more important than work that earns income. It would be difficult to exaggerate the economic and humane worth of the contributions of time and energy to community needs. Paid at a fair rate, what would be the value of the labors of all the Scout leaders, Gray Ladies, volunteer firemen, Little League umpires, Rotarians, school board members, rescue squad members — and housewives? We could hardly pay for them in money, and although the state does not recognize contributions of time when income taxes are due, the church should understand and appreciate the degree to which basic human needs are being met by these volunteers' contributions of time. We cannot shrug off these labors by saying that the volunteers enjoy it; such labors are not always enjoyable, and besides, we do not belittle the value of income-producing work when the worker is fortunate enough to have a job he enjoys. Every such responsible contribution of time raises the community's real level of living just as significantly as if the work had been income-producing.

Maya Pines has dramatized the value of the volunteer's labors:

A city like New York is full of children for whom school and home are equally bleak; their world is a narrow, overcrowded, and dangerous place, at times confined to a radius of a couple of blocks, with little to nourish the imagination and no one to pay much attention to them. A city like New York is also full of women whose children have grown up or are away at school, of young wives without children, or retired people who still want to be useful. More and more during the past four years, these two groups have been getting together.

Through the School Volunteer program, sponsored by the Public Education Association and the New York City Board of

Education, several hundred adults have gone into the city's elementary and junior high schools to give more than a thousand children the sort of direct and undivided attention for which their teachers rarely have time. Each volunteer gives at least one half-day a week to helping students with personal matters as well as various academic subjects; most important of all, the volunteers also impart their own knowledge that while the world is infinitely varied, each child is unique and infinitely important. To the children involved, this satisfaction of a craving for personal attention often means the difference between keeping up with their classes and drifting into delinquency; between believing that the adult world is full of enemies and realizing that some people want to help them, that many paths lie open to them if they choose.

Mrs. William B. Nichols, one of twenty-four volunteers at P.S. 158, at York Avenue and Seventy-seventh Street, helps children in primary grades with their reading. On a recent Thursday morning Mrs. Nichols was at her post, a small desk in a large room on the fourth floor. A bushy-haired youngster sat next to her, reading haltingly from a book called *Cowboy Andy*. As he stumbled on some words, Mrs. Nichols gently drilled him from lists she had prepared on index cards. A bell tinkled the warning that their forty-five minutes were nearly up, and the boy quickly turned the page to see how much of the book was left. "It's almost the last page!" he gasped. He hurried on with his reading. Other children at neighboring desks got up and left the room, but when Mrs. Nichols suggested he stop if he wanted to, the youngster said excitedly, "No, I want to finish." He read a few minutes more, and suddenly it was all over. His eyes glowing, he shouted, "I've read the whole book!" Mrs. Nichols congratulated him. "Do you want to take the book home and show your mother?" The boy nodded eagerly.

Only three months ago, Mrs. Nichols explained, the child couldn't get through a single sentence. "He was held back a year in school because of it. But now he can read whole paragraphs. This is more exciting than any other volunteer work I've ever done."⁵

We may tend to underrate the importance of such contributions *because*, in our money society, they are not paid for. We are trapped into believing that if a thing has no price tag it has no value. Groucho Marx made us laugh uneasily when he said, "What good is happiness? You can't buy money with it." With the growing interchangeability of

time and money, we may be nearing the day when the community will honor the big donor of time even more than the big donor of money. Time is even closer to the self than money. Methodists are right in their church vows to link together their presence, their prayers, their gifts and their service as though to imply that they are all of equal value.

Volunteers may come to see that their contributed time is more effectively used when it is involved in the end-product of service than in the raising of money to support the work. If one has, say, five hours a week to contribute, it is important to consider whether that five hours is best used in person-to-person service or in raising funds to employ persons and materials in some service. Church groups which have fallen into the habit of directing their volunteers into those activities which are money-raising for service instead of service itself should examine the degree to which they have surrendered to a world which "prices" too many things. When we are asked what we have done in God's ministry during the past year, the response that we have raised \$1,000 is strangely unfinished and unsatisfying.

In giving, let each person begin where he can, whether it be time or money, for they are related in one more way: the giving of one leads to the giving of the other. F. Emerson Andrews has written:

"Volunteer work has a higher correlation with large gifts than any other factor (including wealth and income) we have isolated . . . There is . . . question as to which is cause and effect . . . but it is certain that the volunteer seldom fails to be, within his means, a generous giver."⁶

The central point emerging from this discussion is that the way we spend our time and money is the result of our decisions about what is important. We literally spend ourselves, and in so doing we influence the world about us — the whole world of human affairs as well as that segment of it which we call economic. The responsibility of influencing a world not exactly ours is a responsibility not to be taken lightly.

CHAPTER III

The Family Life Cycle and Family Income

In previous chapters we have dealt with the family as a spending unit — in our discussion of food costs, for example, we have not raised a question as to which member of the family ate what percentage of the food. In this chapter, much of our discussion will be focused on the family as an income-receiving unit, though one or two members of the family may be responsible for all or most of the income. One of the beautiful things about a family is that it is a place in which accounts are not kept, but one in which things are held and used together. Our interest is in family income, but much of the information available to us is related to the income of the individual worker. By using both individual and family income data we can learn much about the way in which income gets into the hands of those who spend it.

It can be hard for the family to determine its income. Not all the money that comes into the family is income; and not all money income comes into the family. If we sell an outgrown bicycle, we get money which we may treat as income when actually we are converting one kind of property (personal) to another (cash). And the tax deducted from a paycheck before we ever see it is really income, though we do not treat it as such in our everyday economic decisions.

Most of the income of American families comes from wages, salaries and the earnings of self-employed persons such as farmers, professional persons and small businessmen. Those who earn wages and salaries have the advantage of knowing that they can think of the money that comes in as income, but the farmer, for example, must do a good deal of calculating when he sells his farm products before he knows whether or not he has family income. The costs of feed, seed, fertilizer, hired labor, gasoline, taxes, depreciation of farm machinery and barns must be deducted from the money he receives at the market. The professional and the private businessman have the same problem of deducting from their receipts the costs of making the income in calculating their net income.

Those who work for salaries are the most fortunate with regard to knowing what their income is and is going to be. The difference between

a salary and a wage is not so much a difference of size as a difference of dependability. A wage is received if the employer needs the employee that week, but salaries tend to be paid regularly regardless of business fluctuations. If I know in advance that my income is to be \$5,000 this year, I can get more good out of that money than a wage-earner, who does not know in advance whether his wages will add up to \$4,000 or \$6,000. One of the reasons the "guaranteed annual wage" is so attractive to autoworkers is not that it means more income over a span of years, but rather that expenditures can be more carefully planned.

Since keeping up with the Joneses is one of those afflictions which, like the common cold, strikes most of us at one time or another after exposure, it will be of some value to know something about how far up the Joneses are on the income scale. The dubious miracles of modern credit may enable them to deceive us, just as we may have been fooled sometimes by the overalls and wool hat worn in town by the richest man in a cattle-raising county. Keeping up with the Joneses is a mixed curse after all — it has been responsible for getting bathtubs and showers in most of the homes of this country and for straightening the teeth of thousands of children. If it weren't for those Joneses next door with their velvety lawn, I wouldn't have to cut my grass half as much.

I. Some Characteristics of the Distribution of Income in the United States

A. Our total national income is rising at a rate faster than our population growth. Average family incomes have been rising over the past century. More families can buy more and better things in this decade than ever before, in spite of what has happened to the value of the dollar.

B. There are great differences in the amount of income received by individual families. Paul A. Samuelson, economist at Massachusetts Institute of Technology, has written: "If we made an income pyramid out of a child's play blocks with each layer portraying \$1,000 of income, the peak would be far higher than the Eiffel Tower, but almost all of us would be within a yard of the ground."¹ If we are going to

try to keep up with those Joneses at the top, most of us have a lot of climbing to do.

As Christians we ought to be more concerned about those much more numerous Joneses whose incomes are in the poverty and deprivation zones. In a brilliant analysis of their problems, the Conference on Economic Progress has stated:

“In 1960, more than 77 million Americans, or more than two-fifths of a nation, lived in poverty or deprivation.

“In poverty were almost 10½ million multiple-person families with annual incomes under \$4,000, and almost 4 million unattached individuals with annual incomes under \$2,000 — approximately 38 million Americans, or more than one-fifth of a nation.

“In deprivation, above poverty but short of minimum requirements for a modestly comfortable level of living, there were almost 10½ million families with incomes from \$4,000 to just under \$6,000, and more than 2 million unattached individuals with incomes from \$2,000 to just under \$3,000 — more than 39 million Americans, or also more than one-fifth of a nation.”²

The following list will fill in the picture on the income of the 56.6 million families and unattached individuals (consumer spending units):

| <i>This many families and unattached individuals</i> | <i>had this much annual income (before income taxes)</i> |
|--|--|
| <i>6.8 million</i> | <i>under \$2,000</i> |
| <i>10.7 million</i> | <i>\$2,000 — \$3,999</i> |
| <i>12.4 million</i> | <i>\$4,000 — \$5,999</i> |
| <i>10.4 million</i> | <i>\$6,000 — \$7,999</i> |
| <i>6.1 million</i> | <i>\$8,000 — \$9,999</i> |
| <i>6.2 million</i> | <i>\$10,000 — \$14,999</i> |
| <i>3.7 million</i> | <i>\$15,000 and up ³</i> |

If these families were arranged in a row with the lowest incomes at one end and the highest at the other, the family in the exact center of the line (the median family) would be one receiving \$5,720 before taxes are deducted. If all the money were pooled together and divided by the number of families to get the average income, that average would be \$7,020. (After income taxes the average is \$6,320.) The income more families received than any other was \$4,660.⁴

C. Though there are inequalities in the sharing of the nation's income by families, the *degree* of inequality has been reduced during recent decades. A chart dividing families into five groups of equal size can help show these inequalities and the way they have changed. (See Figure 6, page 53.)

Federal income taxes do not change the distribution of the shares as much as we usually think. The highest fifth of families received 43.8 per cent of the after-tax income, compared with 45.5 per cent before taxes.

If the period 1955-60 is examined, we see a slight reversal of the general trend toward reducing inequalities in income. During this period the share of the lowest fifth dropped from 4.8 per cent to 4.6 per cent of the total.⁶

D. Income is related to occupation. The class receiving the largest per family income is made up of professional persons (doctors, lawyers, dentists, and so forth) and other self-employed persons. The most accurate data on income, however, relate to those workers whose income is in wages or salaries. Some of these are professional persons also (teachers, company doctors, and so forth). Table 2, page 54 indicates their relative incomes and shows the relationship of income of men and women in the same occupational category:

Note the relationship of male workers' income to female workers' income in each class. Note also in the averages the relationship of white income to non-white income. With regard to income, it is apparently more of an advantage to be a man than to be white!

E. Income is related to education: in general the longer the time spent in education, the greater the lifetime earnings. Figure 7, page 55 indicates the relationship in 1958.

Although additional education for the young pays off in lifetime earnings, paying the cost of college can be an expensive matter for the family. In 1959-60 the average annual expense of unmarried undergraduates in college was about \$1,550. Figure 8, page 56 indicates how this money was obtained.⁹

A young man who can arrange to go to college stands a better chance to get a good return on the money invested in his education than he would from any other equal investment.

SHARES OF TOTAL FAMILY PERSONAL INCOME (BEFORE TAXES) RECEIVED
BY EACH FIFTH OF FAMILIES AND UNATTACHED INDIVIDUALS:
1941 AND 1960 ⁵

FIGURE 6

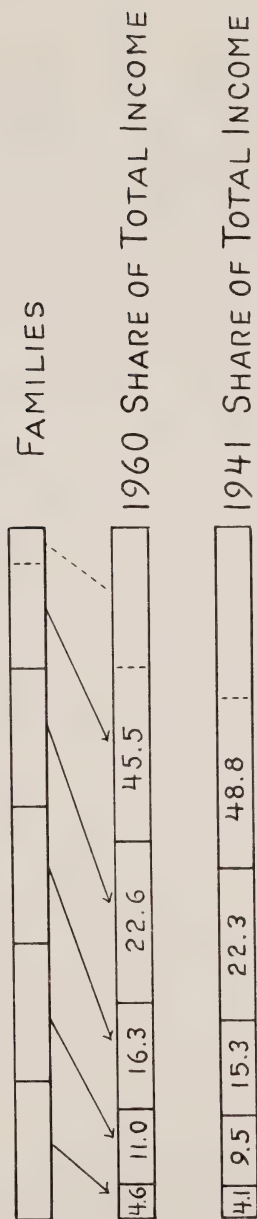


TABLE 2

Median Money Wage or Salary Income of Year-Round,
Full-Time Workers by Sex, Color, and Major Occupation Group, 1957

| Major Occupation Group | Income | |
|---|-------------|-----------------|
| | Male | Female |
| Professional, technical, and kindred workers _____ | 5,990 _____ | 3,810 _____ |
| Farmers and farm managers _____ | 454 _____ | _____ |
| Managers, officials, and proprietors, except farm _____ | 6,110 _____ | 3,890 _____ |
| Clerical and kindred workers _____ | 4,564 _____ | 3,287 _____ |
| Salesworkers _____ | 5,143 _____ | 2,289 _____ |
| Craftsmen, foremen, and kindred workers _____ | 5,216 _____ | (not available) |
| Operatives and kindred workers _____ | 4,397 _____ | 2,611 _____ |
| Service workers, except private household _____ | 3,605 _____ | 1,995 _____ |
| Farm laborers and foremen _____ | 1,518 _____ | _____ |
| Private household workers _____ | _____ | 980 _____ |
| Laborers, except farm and mine _____ | 3,710 _____ | _____ |
| Averages | | |
| | White | White |
| | 4,950 | 3,107 |
| | Non-White | Non-White |
| | 3,137 | 1,866 |

F. Income is related to place of occupation and color of worker. Urban workers receive higher incomes than rural workers; the larger the city, the higher the income. Both rural and urban workers in the South receive lower incomes than their counterparts in the other regions

MEAN INCOME (OR EARNINGS) FOR MALES 25 YEARS
OF AGE AND OVER, BY YEARS
OR SCHOOL COMPLETED AND AGE: 1958 ⁸

FIGURE 7

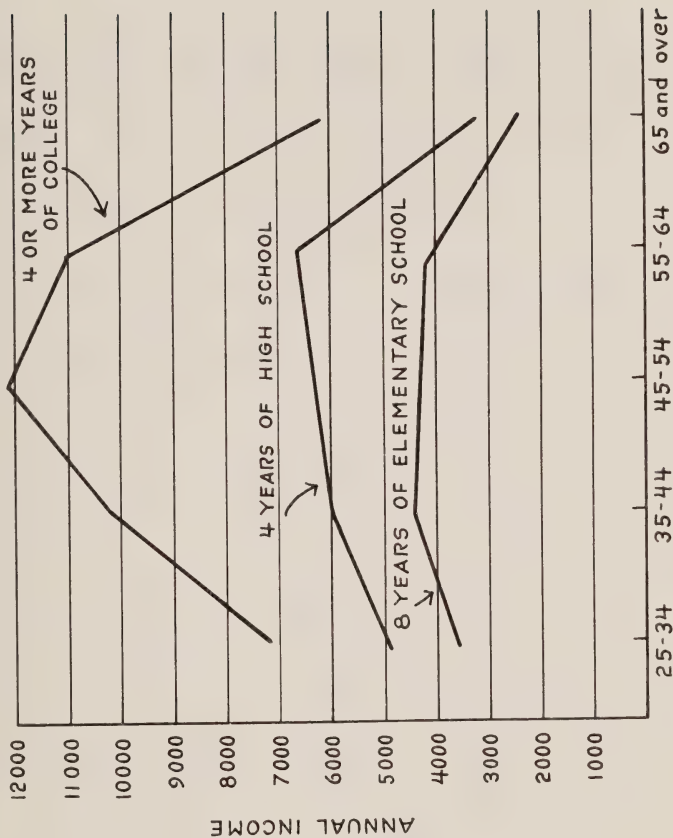
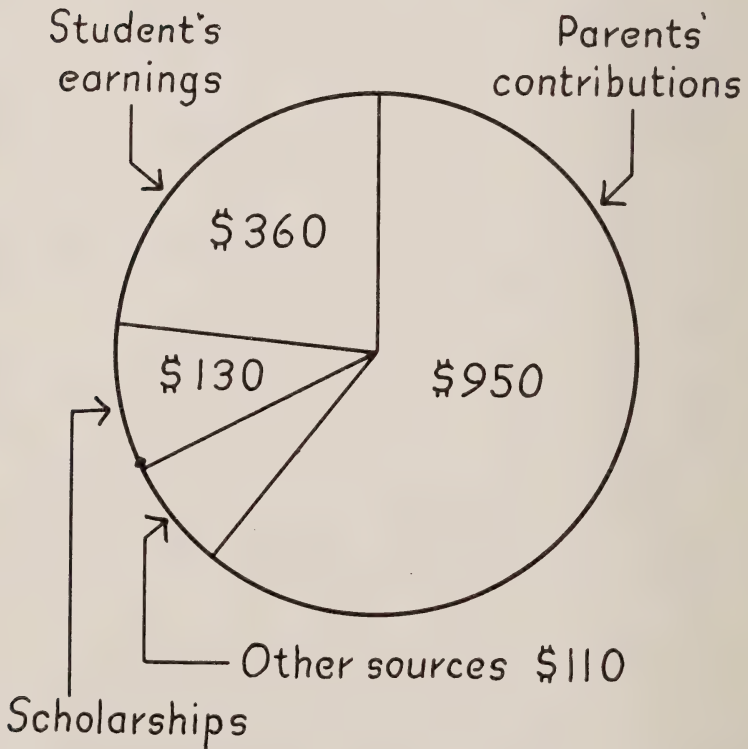


FIGURE 8

HOW STUDENTS FINANCE COLLEGE

(Components of the average annual
cost of college for unmarried students)

Total cost: \$1,550



of the country. Non-white workers receive lower incomes than white workers in the same educational, occupational, regional and sex categories.

TABLE 3¹⁰

*Median Income in 1959 of Persons with Income
by Residence, Color, and Sex, by Regions*

| <i>Residence, color, and sex</i> | <i>Northeast</i> | <i>North Central</i> | <i>South</i> | <i>West</i> |
|--------------------------------------|------------------|--------------------------|--------------|-------------|
| <i>Male</i> | | | | |
| <i>White</i> | \$4,598 | \$4,512 | \$3,473 | \$4,767 |
| <i>Urban</i> | 4,752 | 5,056 | 4,247 | 5,096 |
| <i>Rural nonfarm</i> | 4,205 | 3,937 | 2,862 | 3,833 |
| <i>Rural farm</i> | 2,766 | 2,438 | 1,812 | 3,247 |
| <i>Nonwhite</i> | 3,274 | 3,382 | 1,615 | 3,351 |
| <i>Urban</i> | 3,310 | 3,488 | 2,153 | 3,702 |
| <i>Rural nonfarm</i> | 2,307 | 1,424 | 1,145 | 2,104 |
| <i>Rural farm</i> | 1,817 | 1,042 | 744 | 2,121 |
| <i>Female</i> | | | | |
| <i>White</i> | 1,711 | 1,339 | 1,283 | 1,490 |
| <i>Urban</i> | 1,827 | 1,525 | 1,504 | 1,662 |
| <i>Rural nonfarm</i> | 1,280 | 964 | 963 | 1,031 |
| <i>Rural farm</i> | 961 | 831 | 794 | 823 |
| <i>Nonwhite</i> | 1,706 | 1,316 | 680 | 1,475 |
| <i>Urban</i> | 1,735 | 1,357 | 831 | 1,633 |
| <i>Rural nonfarm</i> | 956 | 726 | 468 | 834 |
| <i>Rural farm</i> | 680 | 449 | 358 | 748 |

G. Income is related to age. Several factors make for income increases during the first part of the work-career; the factors in income decline toward the end of the work-career are not so obvious. One reason for growing income is that the worker becomes more effective in many jobs as his experience grows; the teacher becomes more effective as experience grows; the machinist becomes more skilled; the TV repairman learns how to spot the trouble more quickly after he has

served 1,000 sets. This experience and know-how, which can be called human capital, is one of the nation's most valuable resources.

The number of jobs in which the sheer strength and endurance of youth are the prime requirement (bean-picker, pony express rider) decrease with every year and are replaced by those jobs in which finesse and skill are valuable. Yesterday's longshoreman needed bulging muscles; today he maneuvers a fork-lift truck or loading crane. Judgment, skill and experience are more needed than brute strength. Muscles are no longer the mark of the low-income worker; in today's community the tooth-extracting dentist or the bone-setting surgeon may possess the strongest shoulders in town.

Another reason that income rises with age is that workers tend to move upward from one job level to another — from semi-skilled to skilled to supervisory levels. One of the problems, however, of our present complex production system is that our assembly line techniques call for many workers who do only one repetitive action which they can learn in a week's time to do as effectively as a person who has been doing it for ten years. Such workers do not grow in skill and effectiveness over a period of time and thus do not have a reservoir of know-how to draw upon. Yet we cannot do without their services in today's economy.

A conscious policy of limiting the gaining of skills by employees may pay off in the short run for a particular company, but in the long run national human resources are diminished when we fail to train craftsmen who are masters of all aspects of their trade.

We are just beginning to understand the degree to which capital invested in persons may be more vital and have greater growth-potential than capital invested in other ways. An economist, Theodore W. Schultz, has pointed to the fact that the post-war reconstruction of industrial nations outstripped all estimates we made of what could possibly be done with cities and factories bombed to the ground. He suggests that in our accounting we overlooked the "human capital" factor — the fact that much of the backlog of strength in these nations was contained in the hands and minds of their skilled workers who needed now only the necessary materials to rebuild.¹¹

A nation which has never before been industrialized, such as the

so-called underdeveloped nations, cannot efficiently absorb unaided the identical material aid which Europe received through the Marshall Plan, because of the lack of skills and experience on the part of their work force. In such underdeveloped countries it is essential that training and education programs be co-ordinated with the economic aid.¹²

Further study will be needed before we know the causes of declining incomes past middle-age and before retirement. Health continues to be good during this period. Wage and salary rates may level off, but in recent decades few workers have experienced reduced wage rates. In short, we know the reasons for rising income until middle age — we do not know how to explain the declining incomes between 50 and 60 years of age among full-time employed workers. We are not even raising here the tragic problem of those men who may lose their jobs after 45 and find it impossible because of their age to find employment. This group constitutes a very important segment in our society, but their unemployment and consequent loss of income does not get into the figures we have used concerning the declining income of the full-time workers after age 50.

Summarizing the factors relating to income, we can say that an educated, middle-aged white man engaged full time in a professional or managerial occupation in an urban center outside the South has every factor for a good income working on his behalf.

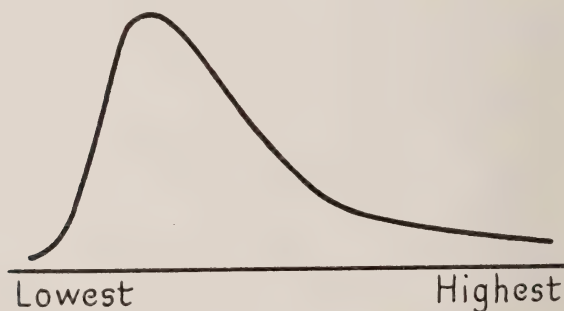
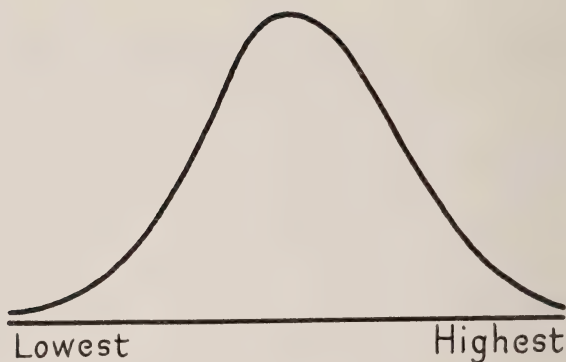
II. Why are Incomes Unequal?

Two explanations may be given for inequality of income. One explanation is that ability and zeal are not equally distributed among the earners, but rather are distributed in a bell-curve way — a few people have high abilities and zeal, a few people have low abilities and zeal, and most of us are somewhere in the middle. The picture would look like this (*see first drawing on page 60*):

One problem with this explanation is that incomes are not distributed along a similar curve but rather as follows (*see second drawing on page 60*):

We can see that factors other than ability and zeal must be at work.

A second explanation argues that inequality of income is self-perpetuating from earlier days — the children of rich parents will have



high incomes themselves when they are grown; professional workers' children go to school and become professionals themselves. Obviously there is some truth in this theory also, since wealthy parents have the means of giving their young open doors into those high-income positions in society which have limited access. But we all know that opportunity is not everything — the young must have both ability and zeal if they would capitalize upon the advantages given them. Similarly, it is true that the brilliant and hard-working child of a low-income family has some obstacles in the inability of his family to support his development. The public school system of our country, with its free education through high school and its low-cost education in the great state colleges and universities to the highest levels, is our most radical invention for permitting ability and zeal to be discovered and to pay off. It is continually subversive to the social class structure; it is the great escape hatch for the children of the poor. Since the poor have included

so high a percentage of non-whites, the integration of schools will make the schools less unequal in helping each child seek the level of income to which ability and zeal entitles him.

III. The Benefits of Unequal Incomes

It is important for us to recognize that in our free economy some important things are done for us by the inequality of income, things which would be very difficult to achieve if incomes were rigidly equalized.

A. High incomes for certain jobs where special abilities are needed make a continuing "talent hunt" for persons with those abilities. The fact that business executives receive high incomes keeps many men at the task of developing and exhibiting the qualities of administrative genius. Many fail to get to the top, but we need the ones who do make it.

In our present-day society, needed qualities may change rapidly — the high income is a good way of finding the person with the new qualities needed. In fact, it may be rather accidental if the qualities I possess are ones needed in my generation. When commercial airlines began to be established in this country, a very delicate sense of balance may have been one of the qualities needed by pilots; good incomes helped find them. But suppose that when we learn more about space travel we discover that a delicate sense of balance is a handicap there, and that the man we really need to pilot our space freight is a man who doesn't know which way is up and doesn't care. Then, if space travel is a commercial enterprise by that time, the high incomes will go to men with little sense of balance.

B. The likelihood of a high lifetime income is an incentive to lengthen the years before entering the labor force.

Bob and Joe graduated from high school together. Bob wanted to be a doctor and Joe wanted to sell automobiles. Within two years after graduation from high school Joe was making money, was driving his own car and had married his high school sweetheart. The community thought of him as a man because of these accomplishments. But Bob, as a junior at college, with only his allowance to spend and unable to afford a car, was still thought of as a boy in school, dependent upon his parents.

For at least the next decade Joe's income will be higher than Bob's

and it may continue to be higher during the first five years of Bob's professional practice. But the promise that later income will more than make up for this difference helps keep Bob at his books, and sometimes will even encourage him to delay his marriage.

The unfortunate side of this picture is that the financial hardships experienced by Bob during this period may so shape his attitudes toward money that he considers money to be more important than it really is, and he may throughout his lifetime justify even the highest incomes by remembering his rough twenties. If we could find some ways of emphasizing that, in a complex society, training *is* a form of service to society and that trainees need income during the extended preparation period demanded by a complex age, it would be a great advance and would prevent a lot of needless anxiety.

Some leading industries understand this principle and pay their executives, engineers and researchers during the long periods of learning, re-training and research. When a young man enters the military service of his country and is sent to basic training school, he not only is not charged tuition but is paid for his learning months. The astronauts received income during decades of training that culminated in a few minutes or hours of "productive" work aloft. The principle needs to be extended for the good of society.

The church might lead in this endeavor. Our ministers may average forty-five years of service to the church; they need three years of preparation in seminary after receiving a college degree. Their future effectiveness depends to a large degree upon the kind of education they receive in theological school. But these young men know what their future incomes are likely to be; they know that indebtedness is a threat to the minister and that they will be asked Wesley's question when they are ready to begin their ministry: "Are you in debt so as to embarrass you?" So they spend much of their valuable time in the seminary years engaged in earning their living by serving as partly-trained, part-time pastors of churches, or by working in other jobs. If the church held that theological education itself is significant service to God and the church, and provided these students with the necessary income during the period — with no strings attached — it would reap a reward far beyond its expectations.

C. The possibility that I can increase my income is an incentive to me to work harder, produce more, serve my neighbor better, and kill less time. Money is not man's only incentive to work, but it has valid importance. Our grandfathers knew that a hardworking farmer was likely to have more than a lazy or careless one, and they knew that it was just and right that it should be so. Work, planning, responsible action ought to pay off today also, and money income is one of the important ways in which it ought to pay off. But many of our sermons today scold the man who sees the value of increasing his income; it is hard to see how we could have praised the industrious farmer who improved his land and income in the past without also praising the worker in today's society who works and plans with a similar end in view. An increasing income may be an evidence of increasing usefulness of the earner to his community.

There is a broad middle ground between security of income and incentives for initiative. One example where security of income is needed is that of the President of the United States — no one would suggest that we ought to give him a lower base salary and then decide at the end of the year how large a bonus he should have for the way in which he has done the job during that year. At the other extreme is the income of the boy whose father's garden has been attacked by bean beetles. Here a bounty of one cent for ten beetles is a sensible arrangement — hard work, initiative, and "stick-to-itivity" will pay off. It would be foolish to pay him by the hour, as any boy's father will know.

Between these two extremes are many variations: the car salesman's low base pay plus commissions; the production worker's time and a half for overtime, over which he may not have much control; the forbidding of policemen and firemen to have any incomes except their base pay from the city — there are a thousand and one variations between rigidity and flexibility of income. Probably the ideal arrangement is one in which there is enough security of income to prevent extreme anxiety and enough freedom to increase income through effort.

The work output of the production line worker is fairly well tied to the speed of the line; his income is dependent upon the judgment of his employer or, if the workers have formed a union for collective bargaining with the employer, upon the outcome of that bargaining. Some

companies have adopted significant schemes of encouraging efficiency and work on the part of their employees by bringing them into profit-sharing plans.

D. High incomes can be effective in freeing men with great responsibilities to concentrate on important issues.

In the army, generals are provided with an orderly whose job it is to see that the general gets something to eat, that he has clothes to wear, and that his maps are available to him. He may also shine the general's shoes. Both general and orderly are citizens; each has one vote in the elections; each may be equally important to wife and children and certainly they are equally important to God. But the general has been assigned great responsibilities for decisions twenty-four hours a day. It would be irresponsible of him to allow himself to worry about getting his shirts back from the laundry or through oversight to miss his lunch and end up with a headache when he is needed at the charts. The orderly's task makes an important contribution to the army — the general should allow him to do it.

In non-military life the high income, the expense account, and other work-aids provided by the employer make possible similar arrangements. It is a mistake for the president of a large corporation to cut his lawn (unless he prefers it to other exercise); the state governor should not have to circle the capitol three times to find a parking place — a chauffeur and a reserved space are needed; the doctor should not boil his own needles or sweep out the waiting room — he is more urgently needed elsewhere; the minister who mimeographs and folds his own bulletins will be asked about his stewardship on the day of reckoning. The community which expects its public school teachers to supervise the loading of buses, to police the halls and chaperone the dances may be robbing itself of the energies and talents of a trained corps of teachers best used in the classroom.

High incomes enable the leaders of a community to get the books and magazines they need for leadership; the two cars which guarantee that the husband will not be stranded somewhere; the kind of housing that affords privacy and a place for rebuilding energy. Such a degree of income inequality serves the larger purposes of the community.

Of course, the great question is, "How unequal do incomes need to

be to accomplish these purposes?" The question cannot be answered in numbers, though it is likely that incomes today are still more unequal than is necessary to provide us with these benefits. Incomes ought to be unequal enough to get the hard jobs done without coercion, but not so unequal as to concentrate too much of the total economic power in the hands of a few families and individuals. Concentrated economic power can be a threat to its holders; Jesus warned the rich about their wealth. It can also be a threat to the community if it is used to seize too much of the total resources of the community for the benefit of the few. Economic power as such is neutral; like all human freedom it can be used for good or ill, and, like all human freedom, everyone ought to have a share in it.

A young person facing the crucial decision about the vocation of his life is right to consider the income it will provide. Income for a job is a price tag we neighbors put on a job to indicate how important we really think it is to get this job done. In choosing a vocation the young person views the needs of the world as he sees them and evaluates his own talents and abilities; if he is a Christian he asks for God's guidance in this decision; in addition he ought to ask also how important the rest of the world considers the various jobs (the answer is largely indicated by incomes offered), though he will not let this world opinion be determinative.

If two communities of roughly equal financial resources are employing school teachers, one community may lecture its prospects on the need of the community for teachers and the great opportunity for self-giving service there. The other community may dig down in its pocket and bring up the taxes necessary to provide adequate income for its teachers. Teachers themselves ought to choose the community that provides the better income in this case, for its deeds indicate the value it places on the educative work. There is nothing so shameful as the exhortations of the wealthy community leader to the teachers to give themselves sacrificially, while at the same time he uses his influence to keep school taxes at a minimum.

Income is not an infallible guide to vocation. Christians know that some of the most important work in the world is work that will never bring high income. The decider must take into account the ability to

pay of those for whom he would work. Schweitzer was right to go to Africa, though income did not indicate it. If an endowed church with fifty members offers an able minister a salary of \$12,000 to come and minister to their spiritual needs, he had better make sure, as he considers the appointment, to distinguish between the real need of this church and its ability to pay.

IV. Money Crises in the Family Life Cycle

After this long look at how well the Joneses of America are doing, we are ready to return to the story of Bill and Sharon Smith and to the story of our own families. Bill and Sharon are likely to discover that, because their income cycle and their expenditure cycle are not coordinated, their money problems are a lot tougher at some times than others. The diagram might look something like this (see Figure 9, page 67):

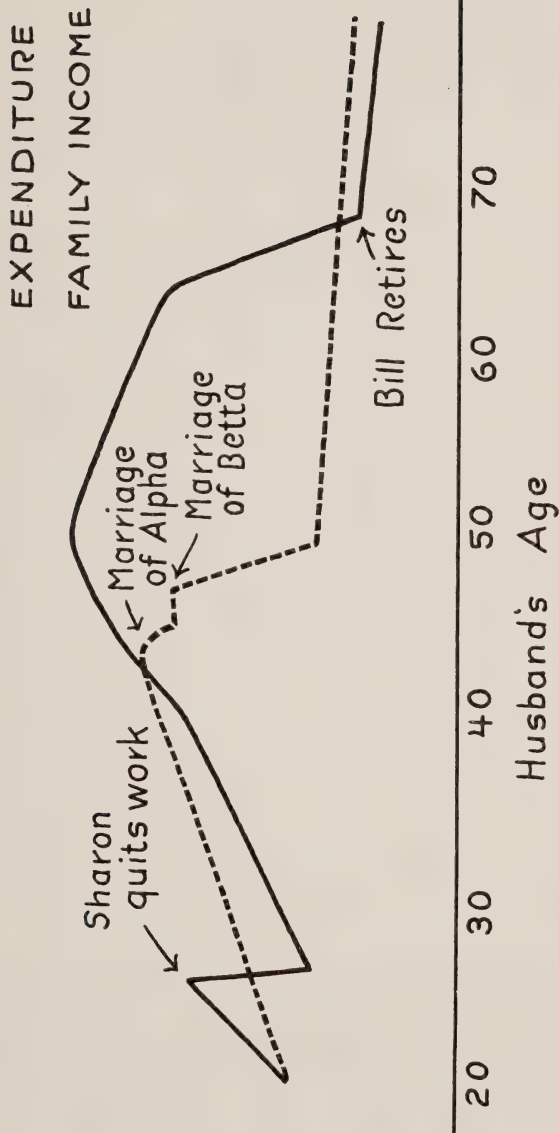
The good periods are just after marriage when both are working and the period after forty-five when expenses drop and income is reaching its peak. The tough periods come when the children are being reared and again after retirement. During the tough periods families may try to cut expenses to make ends meet; increasingly, however, families are seeking ways to alter incomes in order to cover the expenses they consider necessary.

V. Ways of Altering Income

A. Overtime, "moonlighting", and work-trading: shortening of the work-week to the usual forty hours has made it possible for many men to earn additional income beyond the weekly pay check. In addition, an undetermined amount of income-substituting goes on as workers barter plumbing installation for dental work and floor-waxing for violin lessons for the kids.

One of the problems of this work beyond the forty hours is that it takes the father out of the home even more than his regular work does, and does so just at the stages in family development when both wife and children would benefit greatly by his presence. It is tragic to see a husband working around the clock to buy a living for his family when

FIGURE 9



the family needs his time as greatly as it does the money he gets by selling his time and energies.

Here we are in a dilemma about values. A church discussion group once agreed that the moral fiber of the community was decaying because men wanted to work only forty hours a week, and then in the next moment agreed that moral fiber was decaying because so many men were taking second jobs and being away from home all the time. It is hard to see that both charges are valid.

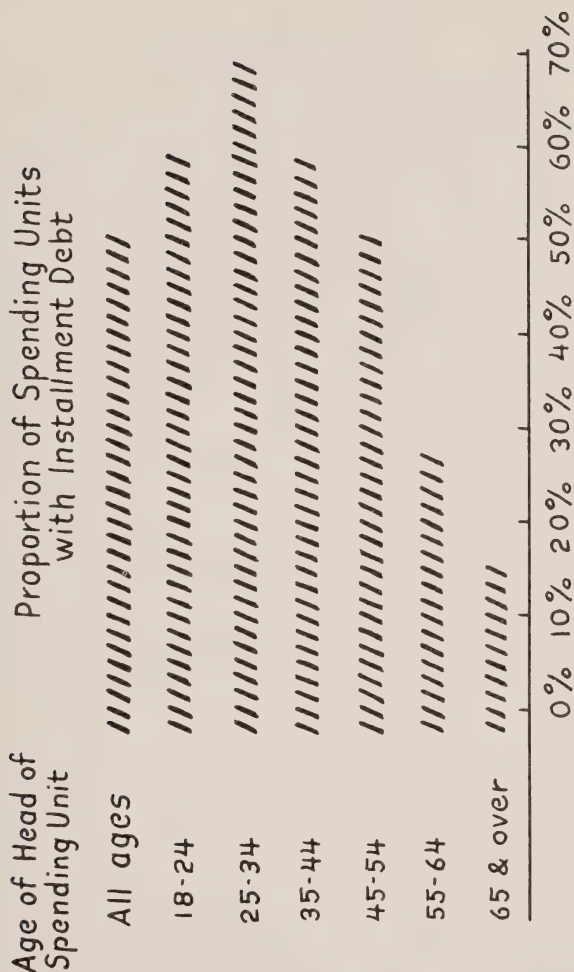
B. Working wives: a widespread way of altering the family's income is for the wife to become employed outside the home. Since this matter will be discussed in later chapters, it is only listed here.

C. The use of credit: Credit does put money into our hands for the moment, but the other side of credit is indebtedness. Because of interest and the expenses to someone of handling it, credit always costs money, directly or indirectly.

Though credit can be a treacherous ally, it has its uses and nearly every family has found advantages in using forms of credit, ranging from the automobile credit card through department store charge accounts and installment purchases of large household items to cash borrowed from a bank or other financial institution. Most families find that a middle road is wisest in this area, avoiding the extreme of refusing to buy anything until cash on the barrel-head can be paid, and the opposite extreme of getting everything the family's credit will allow. Credit used reasonably and responsibly can serve as a flexible coupling between income and expenditure in the family and in the entire economy as well. Its flexibility, based upon mutual trust, has served to stimulate the growth of our economy. But legitimate questions can be raised concerning the point at which credit begins to cost us more than we get from it, and these are questions which each family must ask itself.

Use of credit has grown steadily in this generation, for outstanding installment debt increased by nearly 10 per cent per year during the four decades preceding 1960. About 60 per cent of all spending units were borrowers at the end of 1959, compared with 33 per cent in 1949, and they owed just over \$50,000,000,000. Repayment on installment debt took about 13 percent of the total spendable income received by families during the three years prior to 1960. Younger families use

FIGURE 10

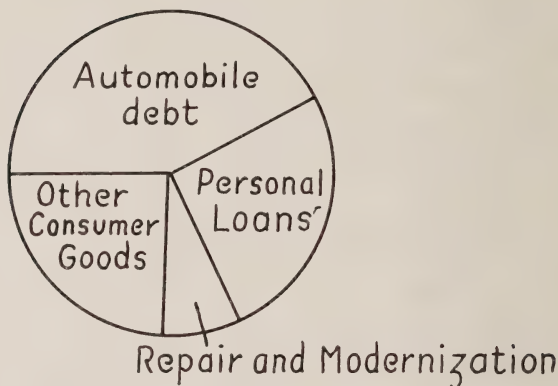


installment debt more frequently than families at other stages, as shown by Figure 10 on this page.¹³

The largest category for which money was borrowed was automobiles (see Figure 11, page 70).¹⁴

Used sensibly, credit is able to help us achieve many economic goals; used unwisely, it can be a serious threat to the security of the family.

FIGURE II



The questions asked us when we apply for credit can be understood as the business community's attempt to keep us from getting in over our heads. Credit is no long-range substitute for income, and the family must constantly be on guard to keep itself from treating the charge account like money in the bank.

Conclusion

The income of American families has been rising in recent decades and has gradually become more equally distributed among families, though great differences still exist. The size of the total pie to be sliced has grown steadily, and we can rejoice at the rising level of living of our families. Every state and perhaps every community still has deplorable pockets of poverty virtually untouched by the general advance; the income of these families should be a central concern of both the churches and the community as a whole. In comparison with most of the rest of the world, the United States as a whole is a pocket of wealth. Our concern for the income of families will stop too soon if it ceases before we have considered the claims of all families to the fruits of the earth in the same light in which we consider our own.

CHAPTER IV

The Economic Decisions of the Family

Freedom is such a precious burden that we rarely let ourselves realize how free we really are. The range of choices open to us is nearly always broader than we think it to be. Our statements that "We can't afford it" or "We don't have the money" are rarely true in themselves. What we mean when we say them is "In light of the goals which we have agreed upon for our family at this stage, and the commitments we have made and intend to make, and the property which we have that we don't want to give up, we do not have any additional unassigned money." Our conventional ways of spending our money, our conformity to what others have done and are doing, are the wheel-ruts which let us relax at the steering wheel. They give us the sensation that we have no real freedom, no real decisions to make, and even the feeling that we have not made any decisions in the past. We think we are simply doing what is necessary.

The charts showing how we spend our incomes at various income levels should have impressed us with the knowledge that it is possible for the family to live at many different levels of expenditure. We deceive ourselves when we refuse to recognize our economic freedom. We are free both at the point of choosing the goals we wish to seek as families and at the point of choosing the means by which we will reach these goals.

I. Family Economic Goals

The goals for the family's economic life are being chosen constantly by the family; the goals change as the family moves through the family life cycle and the goals are sought with different degrees of intensity by the different members of the family. Mother's goals for the family may have priorities different from father's goals, and some family money problems arise from these differences. The goals change as the family moves from one income level to another.

One study indicates that as income rises, family goals for income rise also. "At each income level, as H. F. Clark found, Americans want just about twenty-five per cent more (but of course this 'just a bit more' continues to operate once it is obtained)."¹ This principle may be seen

in a ladder of goals which seem to characterize our economic attitudes:

A. At the lowest income level, the goal is simply to keep the family alive. Once achieved, the family may shift its goal to

B. The desire to improve its substandard level of living. This is followed by

C. The desire for enough income to meet the peak load of family responsibilities (the launching of the children). If this goal is met, it may be succeeded by the goal of

D. The desire to "get ahead" enough to guarantee the security of the family. Years may be spent in achieving a series of sub-goals related to this security ("We want to get the house paid for so that if anything happens . . ."; "If I can hang on long enough to establish my pension and my social security . . ."; "If we can get a nest egg big enough to help us buy a little business to retire to . . ."). This goal of "security by the time of retirement" may, if achieved, be succeeded by

E. The goal of beating the system and getting into orbit financially before the normal age of retirement.

The real tragedy of this comedy of sliding goals is not so much that it illustrates our acquisitiveness but rather that we think at every stage of the game that we have no real freedom — that we would be free to choose what we would really like to do and have if we were just at the next level above our present level. Freedom is as much internal as it is objective; it is as much a matter of the spirit and the attitudes as it is of resources and opportunities. Nowhere is this more clearly seen than in our dealings with our money. Indeed, one family with an income of \$5,000 annually may feel quite exultant about the alternatives open to it, while another family of similar size and age may, with an income of \$25,000 annually, feel that its hands are tied and that its expectations and those of others for their economic behavior simply cannot be met with existing resources.

Christians hate such involuntary servitude wherever it is found; the first step to freedom is to realize that, at every income level except the level below subsistence, our chains of economic bondage are forged by our neighbors and ourselves. The second step is to realize that we can be free, if we choose to be. We must be forewarned, however, that the choosing of freedom can be revolutionary to the practices and the

goals which seem to us to have been established from the foundation of the world.

One of the dilemmas of the family's money decisions is that no family lives its economic life apart from other families; the decision which seems so right as to how we will use our money as a family may be a decision creating problems when the whole society is considered.

The Grays remember the hardships of the depression years vividly; they learned to do without many things during those years and they have been preparing themselves to weather another such depression for the past three decades. (The Grays are now in their fifties; both daughters are married, one to a barber and one to a state highway patrolman.) They have paid for their modest home and have about \$10,000 in savings — part in cash in the house and part in a savings bank. They do not own an automobile or TV set. Mr. Gray enjoys tending the large vegetable garden in the back yard, and he assists Mrs. Gray in canning and preserving much of their food supply. Saving is the first rule of their financial management.

The modesty and the discipline of the Grays' money management appeals to us; in the midst of a wasteful society they seem to their neighbors to be an island of sanity. "If only we could do that," some of their neighbors say. But here we come to a strange fact; if many of their neighbors behaved in a similar fashion and did without cars, TV sets and the like, their behavior would be a strong force making for recession and even depression in the country. Such a depression might threaten Gray's job and his savings. The Grays have been able to follow their practice of keeping expenditures down because other families were doing otherwise.

The Browns are ten years younger than the Grays — the depression years are only hazy memories to them. Both husband and wife are employed in jobs with good income. They are paying for their attractive and expensive home on a 30-year mortgage. It has every modern convenience; the Browns enjoy and appreciate the technological progress of the age, and whatever the new development is, the neighbors say that "the Browns get it first." The Browns enjoy having neighbors share with them in using the things they purchase — every night is "open house" and the game room with its billiard table and hi-fi stereo, the

den with its color TV and snack bar, are popular spots. The Browns have only a token savings account; many of their things are being paid for in installments, but they are not worried since they do not commit themselves to more than they can pay for.

The generosity and the "aliveness" of the Browns appeal to us also. In a conventional and pleasure-fearing society they seem to be leading us into the brighter tomorrow. The neighbors say, "If only we were brave and energetic enough to live like that . . ." But here we find the paradox again — the Browns can spend everything they make for consumer items only because others in the economy are saving and investing in the plants and equipment which turn out the products enjoyed by the Browns. If everyone decided to live like the Browns, the prices of the new articles would skyrocket because of the demand, and this inflation would make it impossible for even the Browns to have what they possess today.

A healthy economy requires both present consumption and the refraining from present consumption which we call saving and investment. In deciding about its own financial practices, the Christian family should ask, "What are the social effects of the policy we are considering?" Interestingly enough, the economy has some ways of helping us know what is needed in the economy. If more investment is needed, opportunities for investors seem bright, and many of us, attracted by prospects of gain, place our money in the development of growing industries. If greater consumption is needed, the prices of goods on the markets may fall, or larger discounts may be given, in order to get us to exchange our money for those goods. Of course, these indicators do not work perfectly — indeed, there are times when our reading of the business barometer causes us as consumers to complicate the situation. If we hear that a mild recession may be coming, we may tighten our belts and stop buying things in order to weather the storm. If many of us stop buying, we can cause a recession that might have been avoided. Likewise, if we believe that shortages and high prices are coming, many families, by trying to stockpile simultaneously, can help bring on inflation.

We must always ask whether or not our attitudes toward money correspond to present economic realities. When we try to think about money as Christians, we may begin with the conviction that "spending is bad"

and "not-spending is good." In a complex society where the social implications of our actions must be taken into account, this is far too simple. Failure to use the capacities of our unemployed population and our industrial plant capacity is a form of waste. There may be good reason for Christian families, in light of the advanced technologies of our time, to help the world learn to consume more and better. The great question for the family is how much of our money is to be spent for private family use, how much for family use with others in the community, and how much is to be given for others. Giving can be as effective as spending in putting the earth's unused resources to work.

II. What Are We Doing with Our Money Now?

Ordinarily the family finds it difficult to know just what is happening to its money. A full-time bookkeeper assigned to keep up with the expenditures of a family would be busy and perhaps frustrated, for a family does not handle its money in the same way that a small business does. In the family nearly everyone carries some of the family's resources in his pocket and spends when he gets ready. A dime for the coffee break, a dime for the phone, forty cents for the paper boy, a quarter for a magazine — who knows at day's end what happened to the cash in his pocket? Some of the family's expenditures are for cash, some are for credit, some are deducted from the paycheck so that the family never sees the money. Probably most families have tried keeping an account of everything they spend for a period, and probably most families have become discouraged and abandoned it.

Occasionally father tries to estimate how much the family spends each month on food, rent, utilities and the rest. This is comparatively simple and quickly done, but when he gets through it does not seem to have much relation to the amount of income the family spent last year. Even so, it is worth the try, and families who keep working at it can refine those estimates until they become increasingly accurate. One problem is that the amounts spent for various items change from year to year as the family goes through its cycle, and estimates have to be revised annually. The bibliography at the end of this book lists booklets and bookkeeping resources which will aid in your family's examination of its present expenditure pattern.

In record-keeping and in budgeting, moderation, rather than extreme discipline or extreme casualness, is probably the wise rule. Much energy can be expended at the end of the month in the attempt to get a bank teller's balance in the family's books, to the frustration and irritation of the whole family. On the other hand, complete ignorance of what is happening to the family's money inevitably leads to a family argument sooner or later. A practical middle course can be worked out in which much of the bookkeeping is automatic. One such middle course works as follows:

A. A checking account is used to pay for large and somewhat regular items (rent, utilities, mortgages, insurance, contributions).

B. Cash is used to pay for food, routine clothing and incidental expenditures. The family buyer sets aside an agreed-upon amount each week or month for food shopping, and then tries to stay within it.

C. Each member of the family has some small amount of money each week or month for personal and unaccounted-for expenditures.

At the end of the month the family can have a reasonably good idea of how the money has been spent, and that is good enough for all normal purposes. No one, child or adult, should be asked to record or remember every newspaper or every bubble-gum purchase.

Families handle money in many ways. In one family the husband hands his pay envelope or check over to his wife, and she does the buying and banking and hands out such allowances as are necessary, including his allowance. In other families the husband handles the money and gives her such money as he decides is necessary for the purchasing of food and household necessities. She may have no idea of the size of his income, or what he does with the balance of it. In between these extremes are many other combinations. Most families probably find it convenient to have one person act as family treasurer and keep an eye on the whole operation, even when larger policy decisions are made by several persons. Probably many families experiment with alternative ways of handling finances until one is found which is most satisfactory to all.

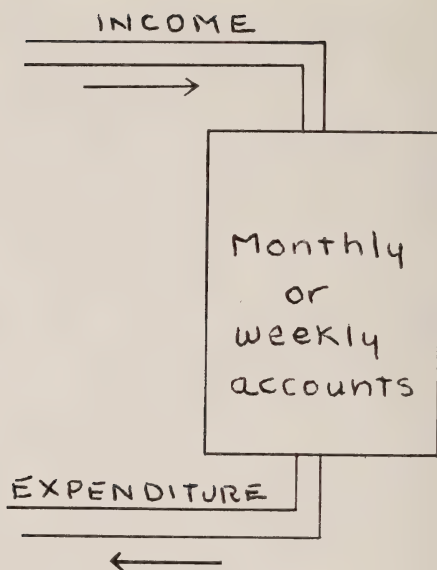
The way money is handled in the family is probably more important than most of us realize. Money is so much a symbol of power and freedom that our emotions are tied up with it. A husband who holds

the purse strings tightly and secretly may be fostering a deep resentment in the wife who thinks herself quite happy with the arrangement. We are not always immediately aware of our reactions to such relationships. The husband who hands over a \$100 envelope and gets back \$5 for the week may tell himself that he is lucky to have such a good little manager at the house, but one day he may unaccountably flare up in anger and neither he nor she will know why it happened.

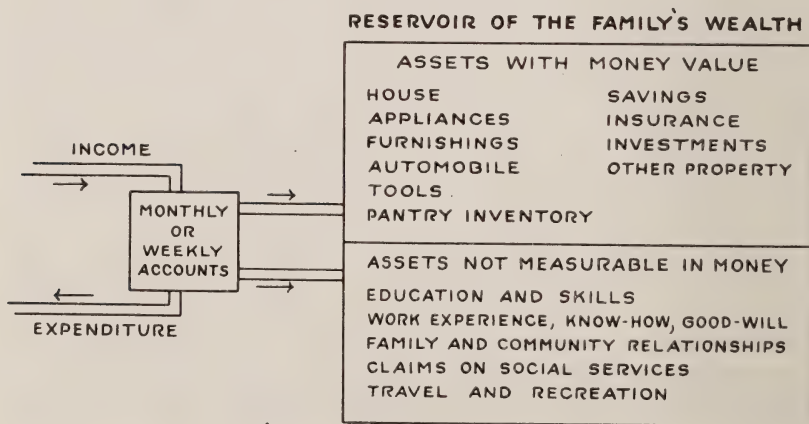
Each family ought to work out for itself the pattern of money handling which comes most naturally to it; there are no absolutes in this matter. There is some likelihood that, other things being equal, it is good for the mental health of the family in our society if the husband is its chief financial officer. Writing the checks and keeping an eye on the over-all progress of the family probably means more to him than he knows. If the wife does the regular marketing for the family, she may be able to feel more secure about managing the daily details within a specified amount of money if he is looking after the larger matters. Social agencies hold that even when the husband is disabled to some degree or is obviously not the best manager in the family, it is nevertheless of value to deal with him as the head of the household because this is the expectation in our culture. Departure from this practice may delay the family's making a good adjustment to its responsibilities.

To find new perspectives on the family's money, let us imagine that money is like water and our pocketbooks and bank accounts are portions of the family's water tank. The water flows in at regular intervals (paydays) and although we release most of it in that hour of the month when we write the family's checks for our bills, some is flowing out in cash nearly every day. This means that during each week or month our financial situation seems to vary a great deal — the tank may be depressingly dry before payday, but on the day after payday, with water in the tank, we feel pretty good. A diagram would look like this (*see drawing at top of page 78*):

It is rather strange that the condition of the family tank on any given day should influence the way we feel about our money, for there is a much larger reservoir behind this tank which is more important to us, though we tend to forget about it. It is the reservoir of the family's wealth which is probably several times as large as the tank.



We will be continually puzzled in trying to understand the family's finances unless we learn to take the reservoir as well as the tank into consideration. If we spend more than our income each month, we deplete the reservoir; if we spend less than our income, we fill the reservoir. Let us add it to our diagram:



Changes in the reservoir of wealth usually take place more slowly than in the active tank of working money, but they really are more important in the long run than the amount of dollars we have in cash today. Let us consider the reservoir, for it contains several different kinds of assets:

1. *Assets which have money value; could be sold:*
 - a. Our house, or the share of it paid for
 - b. Durable equipment (furniture, appliances)
 - c. Automobile
 - d. Savings accounts
 - e. Stock, bonds, other securities
2. *Assets which have money value; cannot be sold:*
 - a. Pensions, insurance plans
 - b. Social security rights
3. *Assets which may affect income, but which are not measurable in money terms:*
 - a. Education of family members
 - b. Know-how, skill and experience of workers in family
 - c. Respect, prestige, seniority and "good will" enjoyed by workers of family in the community
 - d. Larger family relationships — possibilities of mutual aid, inheritances
4. *Assets with no financial significance, for which some money was paid:*
 - a. Educational travel accomplished
 - b. Capacities for enjoyment of life enhanced (music lessons for amateur)
 - c. Family reunions — maintenance of friendships

The Christian family ought to consider its wealth in the reservoir and is well-advised to add modestly and appropriately to that wealth as it can. If a family seeks to add only those assets which it can "cash-in" and ignores those assets not measurable in money terms and those which have no financial significance, it will be poorer in every sense of the word, though it may have more money on the books. Indeed, the security of the family's wealth can be increased by putting a good deal

of the family's resources into these latter categories.

The market value of the "wealth which has money value" depends upon how much someone else is willing and able to pay for it. A house for which we paid \$15,000 may be worth \$18,000 today because people in a housing shortage would pay that much for it. Our car will almost certainly be worth less next year than this because the price someone would pay for it will be lower. Perhaps the value of a stamp collection or an antique can vary easily in either direction. But the value of "wealth with no financial significance" is ours and does not vary with other's interest in it. A family that travels 1,000 miles at Christmas at a cost of \$100 to participate in a reunion with its larger family is significantly richer than if it had swapped \$100 worth of gifts by mail with the rest of the family, though it does not show up in most accounting of our assets.

Every family would have a clearer understanding of its real situation if it would write out its "family balance sheet" annually. Included should be some kind of estimate about the state of the reservoir items. Add to that the state of the tank at the end of the month. Subtract from it the family's obligations and indebtednesses. Write down the state of those assets which have no money value. For most families such an exercise can result in a day of Thanksgiving, for most of us are wealthier than we know. If such a practice is repeated annually, it can be most helpful in the family's planning and in its self-understanding. When we watch only the tank month by month, we have a feeling of repetitive siphoning-off which discourages us and probably causes us to live meanly and to fail to enjoy what we have. But every generation inherits the wealth of the whole earth during the decades of its life, which means that most families are increasing their assets during the life cycle. The longer view can help make our economic life a source of rejoicing and thanksgiving. It can help us see that in our present ownership of goods and abilities there is immediate responsibility to God and neighbor as well as an adequate base for the exercise of freedom now.

III. How Can the Christian Family Get What It Really Wants?

A. The hardest step in the Christian family's getting what it really wants is its *deciding* what it wants. Choices are always involved, for

no family has everything, though some families have everything they desire. If we use our resources to get those things we don't really want, we have wasted our resources, or — to use the economist's term — we have not been efficient. Christians have known for a long time that needless waste in a needy world is sinful; therefore, we can say in modern terms that the Christian family ought to be efficient in the use of its resources in getting what it wants.

But what do we *really* want? This may be mankind's most difficult question; certainly it is a question that can never be fully answered in terms of goods and services in the economy. Parents who know their children understand that the child sometimes does not know what he wants, and if he gets what he thinks he wants he may be as unhappy as he was before. The child who thinks he is thirsty in the night may really want to see his parents and know they are there. The child who constantly asks for more toys may really be asking for assurance that he is loved. Much of the acquisitiveness of our lives may be the continuance of this need for assurance in our adulthood. Goods and services, no matter how plentiful and luxurious, can never be all that we really want. Augustine's prayer can correct such an economic misunderstanding of ourselves: "Thou hast made us for Thyself, and our hearts are restless until they rest in Thee."

But just as parents who love their children know that goods and services for the children have their place as evidence of that love, so is God's love for us evidenced in his providing this earth with all that man needs. Wherever men lack in this world the things they need, men are responsible for it but not God. The elements, the plants and animals, the water and the sunlight with which our world is provisioned are sufficient if man will exert the kind of dominion over them which God has commanded.

In the midst of the variety of things available to us, what do we in our family really want in this world? Christian families might find it a very meaningful experience to explore this question deeply at regular intervals in a family conference. Everyone should speak frankly and begin with the most immediate and obvious things. It is likely that when the question first goes around the circle, Bill will list a fishing rod, Sharon a coat, Alpha a bicycle and Beta a doll. Some will list several things.

As the family works at this task, some wants for each other and some common wants may begin to appear. Sharon may want Alpha to start some piano lessons, and Bill may suggest that Beta, who is going to be a pretty girl, may need some teeth straightened. The children may not be enthusiastic about these suggestions, but the parents may insist upon them.

After a while interests expand, and the family talks about making the basement into a game room and of taking a vacation camping trip. The parents begin to introduce the question of saving for the children's college education. The longer the family can examine its list in the light of the question, "What do we really want?" the more mature its answers may become. This does not mean that bicycles are always to be sacrificed in favor of college educations, but rather that the whole family may examine together the way in which it can choose what it will have. The ever-present necessity for economic discipline can best be understood when it becomes clear that the goods and services wanted most require the giving up of some less-wanted goods and services. If children are allowed to participate in these decisions they can learn lessons of great importance in our money world. And if the final question in the family conference is "What light does our commitment to Christ and his church shed upon our wants?" the children will learn more than economic lessons.

B. The second step in getting what the Christian family really wants is finding the most efficient way of getting those wanted goods and services which are purchaseable. In 1961 a Consumers' Union study concluded that a typical four-person family could save about \$200 annually on its food purchases by shopping wisely at supermarkets. Intelligent decision-making in the marketplace is a way of conserving the earth and the energies of men. For religious reasons as well as for self-concerned ones the family ought to seek and get its dollar's worth in satisfying its real wants. If buyers are erratic, whimsical and irresponsible in obtaining what they really want in the most efficient (least real cost) way, they hurt not only themselves but also the whole economy by giving a misleading indication of what we really want.

Every purchase we make is taken by the producer to mean that he ought to produce another item like the one we bought, since our buying

it is his best indication that he is on the right track in producing what is really wanted.

Bill and Sharon need a new kitchen range. Their dealer has two display models of a well-known brand name. The models are similar, except that the model which sells for \$50 more is the "luxury" model with trim and gadgets which Bill and Sharon consider attractive but not really necessary. In talking with the dealer they learn that he has the luxury range in stock and can deliver it that day, while there will be a two-weeks' wait for the other model. Sharon is tired of the limitations of her present range, they know they *could* afford the extra \$50, so they retire to a corner to talk it over. What should they do?

If Bill and Sharon consider *themselves only* in this decision, they may well decide that to have the range today is worth the extra \$50. We should not criticize them if they do so. But Bill and Sharon might well consider that their purchase of the luxury model is not simply a private decision concerning them only; their decision is also taken by range manufacturers to mean that buyers prefer the luxury model and are willing to pay \$50 for the difference. More resources are used to produce the luxurious additions, and the simpler models become even harder for subsequent buyers to find.

The example can be paralleled in nearly every market decision. If identical cans of peas, marketed under both plain and fancy labels, sell better at the higher price, more of the productive capacity of the earth will go into producing fancy labels.

In making decisions about purchases, the Christian family will not necessarily decide always for the plain, stripped-down, economy model or brand. A Spartan ethic of hard living is not the rule of thumb for the Christian family. Chairs, for example, should be comfortable, durable and attractive in design; beauty of color and line are values which Christians will affirm along with the value of usefulness. When Bill and Sharon are buying a coffee-maker, the stainless steel model which promises to retain its appearance over the years ahead may well be chosen in preference to another model which may look dingy more quickly. The Christian family is not always necessarily committed to buying the cheapest product available.

The effect of advertising on consumers has been discussed a great

deal in recent years. Some writers argue that advertising has created in us wants for things we don't really need. Others claim that advertising has kept us aware of the range of goods available, and by thus increasing our range of consumption has been responsible in part for the rising standard of living in the United States. There is some truth in both arguments. One classic defense of advertising, and a persuasive one, points out that bathtubs and showers were not immediately popular when they first appeared on the market, and that advertising sold America on bathing. Cleanliness may not be right next to godliness for Christians, but it is surely of value, and if the advertisers helped us understand that, we should thank them for it.

One recent writer on advertising claimed that advertising is worth its cost to the consumer because it increases our satisfaction and enjoyment of the things we buy.² The writer's example was that identical lipsticks can be sold for 29¢ and for \$2.00. Women may buy one for daily use and one for dress-up occasions. He argued that women get their \$2.00 worth from the more expensive tube because when they use it, they *feel* more beautiful, and feeling more beautiful, perhaps *are* more beautiful. After all, in buying lipsticks they are buying beauty. The reader should decide for himself.

A good case could be made for supporting the kind of advertising that informs consumers about the details of products available. But apparently consumers are not very much impressed by details. In the mid-fifties a major automobile manufacturer presented a series of advertisements in which the workings of various parts of that brand of automobile were clearly explained with diagrams and cutaway models. The series was notably unsuccessful compared with the effectiveness of other manufacturers who pictured their cars in luxurious resort settings at hotels and beaches. Perhaps in buying cars we are buying dreams as well as transportation.

IV. Some Suggestions about Making Decisions as Consumers

A. Christian families ought to be informed purchasers. Purchases can be divided into two groups — purchases of goods and purchases of services. In general, it is easier to be informed about goods than about services, for we can usually examine goods before making a

decision, while services are usually contracted for on the basis of experience and faith. In some professional services, especially legal and medical, it is not possible to know even the price until the service has been delivered, partly because of uncertainty about what will be involved in the service.

Some goods, like food, are purchased by families regularly, and often the family can become well-informed shoppers through experience. We like one baker's bread and do not like another's; this frozen orange juice is a better buy than that one; Supermarket A has more of what we want at better prices than Supermarket B. Neighbors compare notes, and food shopping can be a fairly efficient operation through this combination of factors.

When the family needs to buy other kinds of goods, experience may not be so helpful. The family may buy a washing machine once a decade and a sewing machine once a generation. A lot of money is involved, and help is needed if the family is not to be stuck with a bad choice. Perhaps the largest consumer decision is made when buying a house, and the second largest in buying a car. In buying the household appliances many families rely heavily on Consumer's Union reports for an independent testing and evaluation of the best-known brands. Shopping around to find the best price can probably be worth the time it takes.

The modern family must make some hard decisions even after different brands have been investigated and prices at various retailers noted. With today's complicated appliances we are never simply buying an appliance; we also want it to work, so we are interested in getting it from a dealer who will stand behind it for a reasonable period of time. The family will want to take into account the reputation of the dealer and his willingness to guarantee his goods. Often such a dealer is not the one who has the lowest prices, and the family should ask itself the worth of such a guarantee in satisfaction and peace of mind. If Christian families always seek only the lowest price tags, they may assist irresponsible merchants to replace responsible ones. We do not always get what we pay for, but we ought to be willing to pay for what we get.

Consulting with salesmen can be a problem for Christians. As Christians we believe that we ought to meet other persons as persons

rather than as things or instruments, and we believe that we ought to have confidence in other persons until we have learned that we cannot do so. Because of this belief we may be overly willing to take the salesman's word about the appliance in which we are interested, and we may be too much impressed by the salesman who appears to show an interest in us as persons. But with experience we come to suspect that the salesman's apparent interest in us is a part of sales technique, and we learn that the dealer's guarantee in writing is worth more when the appliance does not work than are the salesman's spoken assurances and his testimony that he has one in his own home. Although it goes against our discipline as Christians, perhaps we ought to insist on keeping relationships impersonal and objective when we buy. Being overwhelmed by an unknown salesman's apparent good will may lead to irresponsible use of the family's resources. Salesmen should recognize that inappropriate personalizing of the market relationship can be as offensive as scornful depersonalizing of the relationship.

Bill and Sharon discussed their family insurance plans with an insurance salesman, and in doing so gave him the names and birthdays of each of the children. Although the family decided not to take out additional insurance at the time, the children continued for years to get cards on their birthdays from the salesman whom they did not know personally. The children always opened the card joyfully and expectantly, only to be shocked when it was signed by an unknown name.

The Christian salesman may be fulfilling his calling more responsibly when he concentrates upon knowing and communicating the facts about the product he is selling rather than making a show of personal concern for his customers.

In contracting for services the family has a harder task in learning the facts necessary to make good decisions. Whom shall we choose when a child is sick, the roof leaks, the TV blacks out, or the car won't start? Our ignorance of the technical details of the difficulty puts us at a disadvantage. For all we know, the TV set may have needed only a 50¢ condenser, but if the repairman calls us from his shop and says that it needs a \$50 tube, we feel caught. When he brings it back in working order after we approved the \$50 expenditure, we cannot help wondering about the matter. We want to pay for what we get but we hate to be

gullible. Professional ethics within many service occupations prevent one enterprise from criticizing or reviewing the work of another, so how shall we decide what to do when services are needed?

It is here that reputation can be of great help. Reputation is the sum of the community's experience with an enterprise over a period of time. Though we do not have our car repaired every month, someone in the community does, and his experience can be a partial substitute for ours. Where possible, the family needing a major service performed will inquire about the reputation in the community of the various practitioners of that service. Chambers of Commerce, Better Business Bureaus and other trade associations can be of help in this process. But after all investigation, the decision is still an act of faith to some degree. The family has a responsibility to add its experience to the community's evaluation when the service has been performed. Good workmanship should be publicly appreciated, and poor workmanship should not be concealed by embarrassment at a poor decision. We may have a responsibility to report our unhappinesses to the Better Business Bureaus and their counterparts in the interest of preserving an efficient economy.

Services are always a transaction between professionals within a specialized field and laymen outside it. There are differing degrees to which laymen can make judgments and make their influence felt; the public school teacher may be most subject to public evaluation as to competence, and the physician may be the least because of the highly technical and scientific character of his work. In medicine and psychotherapy, however, it is standard procedure to submit one's work to the examination and criticism of fellow practitioners. The problem with reputation being a guide in choosing a doctor or lawyer is that his colleagues in the profession, the persons perhaps best qualified to judge his abilities well, are prevented by professional ethics from adding their judgments to the general information available to the community at large. A lawyer's good public reputation may be due largely to his decision to take only those cases which he has a good chance of winning, a procedure evident to his colleagues but not to the public at large. Christian families might prefer to support a lawyer who had demonstrated willingness to take on some unpromising and unpopular cases

in the interests of legal justice.

If it is easier to make good consumer decisions about goods than about services, the future will be more difficult for consumers than the present. Every decade we spend a higher percentage of our income for services and a lower percentage for goods. The services we buy become more technical and complex with every passing year. We will need to develop ever more effective ways of setting assured standards in the services fields, so that the public can have confidence in its own resources. The gradual loss of confidence in the service occupations in general would be a real loss to the whole of community life. Although a serious faith is not to be advocated because of its social results but rather because of its truth, it may be pointed out that the presence of men of faith in the service occupations who take seriously the religious dimensions of their vocation can help make those vocations responsible for honest services to their communities.

B. Christian families ought to consider carefully whether their use of consumer credit helps or hinders them in getting what they really want. In the past, families tend to save until they had money enough to pay for an item before they purchased it; buying something before you could pay for it seemed slightly immoral. Today we frequently obtain possession of the item and pay for it while we are using it. The installment plan has become socially acceptable for most Americans. This switch in attitudes has enabled us to "buy" and thus increase demand for goods and services more than our annual incomes would have allowed had we retained the old patterns. At the same time this increased demand on our productive capacities has served to increase our incomes. The question should be asked continually as to what degree the installment payment system is healthy for the whole economy and wise for the individual family.

Not all installment buying results from our acquisitiveness out-running our income. For many families installment buying has been resorted to as an aid in automatic budgeting of the family's resources in order to get what it really wants. It is one result of our increasing shift to a money economy.

Bill spent his childhood on a small family farm on which the family raised much of its food. His mother knew she was ready for the winter

when she had canned twenty gallons each of beans, tomatoes, apple-sauce and corn. A heifer was butchered each fall, and the beef ground up and canned. The family owned its house and cut its fuel in the woodlot. Housing, food and fuel were fixed in their proper budget column for the winter.

Bill and Sharon now live in a suburb and have a higher cash income than Bill's father ever received. Sharon does not can or freeze great quantities of food for the winter, and each month the dollars available may be spent for anything.

The freedom enjoyed by Bill and Sharon because their resources are primarily in money form is also a threat because money is so liquid. They have discovered that they feel more secure about their income if it is fairly certain when the check comes in just how it is to be spent. The charge account, the installment payment, the bill from the gasoline company prevent their feeling too free. When they have paid their bills they don't have much left with which to be foolish. If they want to splurge on credit, banks and department stores can ask embarrassing questions that help keep Bill and Sharon in line.

Is credit or borrowing worth what it costs us, even when it helps us budget? Here no clear answer is possible. Few families can save enough to pay for a house outright before they need it, and most automobiles are bought on installment plans. Some credit systems, like gasoline credit cards, do not add to the cost of the product to the individual family, though the total cost of the credit card system is included in the price of gasoline which all purchasers, cash and credit, must pay. It is in the area of charge accounts and credit plans where interest and service charges are added that costs begin to mount.

Some families use a rotating charge account in a department store in which the charges are based each month on the unpaid balance. If a family buys several hundred dollars worth of clothing in a year from such a store, and keeps an average unpaid account of \$200 during the year, it will have paid a significant amount in interest and service charges by the end of the year. If, on the other hand, it were to pay cash for its purchases or pay the total bill at the end of each month before these charges go into effect, it could make substantial savings and have additional resources with which to get what it wants. Some department store

managers have been reported to say that their businesses today make the bulk of their profits on interest and service charges rather than on the merchandise. They are hardly to be blamed if the public responds eagerly to rotating credit plans.

It is not necessary to conclude that installment buying is good or evil; it is important to realize that it is an instrument which can be used wisely or unwisely as the family considers ways of getting what it wants in the market place. If Sharon really needs a washing machine this week, when she and Bill don't have the cash required, consumer credit can have an almost angelic quality about it.

C. Whether to do it yourself or hire it done is a significant economic decision. Since World War II a number of factors have combined to bring do-it-yourself procedures into popularity — the increasing number of single-family dwellings, the rising cost of services, the shortened work-week, and rising standards for home decoration. Families have decided to do it themselves, whether the job is as simple as repainting the nursery or as complicated as building a new house just outside the city limits. Many new businesses have been established specializing in the renting of do-it-yourself tools and equipment. Most do-it-yourself era advertising has been aimed at men; women, who already were spending much of their time in doing it themselves, would not have been as susceptible a market, though they probably planted attractive advertisements where their husbands could see them.

It is unlikely that the economic importance of these home-produced services is growing in the total economy, for services which families formerly did for themselves they now purchase. We are doing different things for ourselves: Bill's father raised a large vegetable garden, and Bill's mother canned a lot of it; Bill does landscape gardening around the house, and Sharon, buying most food already canned or frozen, hooks rugs for fun. Sharon would be as horrified by the thought of cleaning and dressing a chicken for the oven as Bill would be at the thought of killing it, but both these do-it-yourself operations were standard Saturday procedure for their parents.

The family can probably save money by doing many things instead of hiring them out, provided that the investment in complicated equipment is not too great and specialized technical skills are not required.

Most home repairmen are well-advised to leave the TV alone, but most could replace a washer in the faucet or lay a tile floor in the basement.

Monetary advantages are not the only ones. In addition to play, homework gives the family something worth-while to do together, a lost dimension in modern family living. This is an era in which children and wives, other than those in farm families or other family businesses, rarely see the man of the house while he is working and even more rarely work *with* him. Farm boys have the privilege of working with and learning from their fathers, but industrial employees' children are asked to stay out of the shop. Converting a basement into a family "den" can be a common enterprise around which mutual respect and a sense of accomplishment can grow, even if the family does not save one dollar by doing the work themselves.

Another advantage of the family's doing its own work is that we tend to take special satisfaction in using something we have made ourselves. It helps a house become a home and keeps alive in us a valuable and perhaps unique American tradition — that a man should be somewhat of a jack-of-all-trades. Some women say, "My husband couldn't change a light bulb," but it is doubtful whether they say it with pride. Ingenuity and some acquaintance with a range of skills are still important assets in this highly specialized age. Franklin, Jefferson, Edison and the "ugly American" are authentic heroes of our tradition. Many churches can point to extensive facilities built or repaired by the volunteer labor of amateurs.

There may be some disadvantages to do-it-yourself programs. Is it really economical for millions of American husbands to try to assemble complete woodworking shops and repair equipment of all sorts in their basements when the time in which they can use these facilities is limited? Does it make sense for each family to get a gasoline-powered snow-blower for the short sidewalk and driveway? Would not many of us really increase our satisfactions if we established such shops in connection with our schools where they could be used many hours each week, and if we bought our snow equipment cooperatively by blocks in suburbia?

The real disadvantage of the do-it-yourself approach is that it may heighten the privatism and the self-centeredness of our family. We may retreat behind our hedges into an apparently self-sufficient world with

its limited satisfactions. Our communities need an ever-expanding supply of persons willing to work with persons in the community on a volunteer basis. Bill may decide to spend a dozen weekends in painting the house, while a gang of boys run around and get into trouble because no one will serve as Scoutmaster. In such a situation Bill may make a better decision as a father and citizen to spend some of the family's resources for the painting and give his time to an enterprise for which no one can be hired. Persons are to be chosen in preference to property.

D. The family can make significant decisions concerning the replacement of items in its standard package of equipment. Much has been written about the "planned obsolescence" of refrigerators and washing machines, cars and houses. In replacement decisions we must distinguish between style and usefulness. Much of the obsolescence has to do with style considerations rather than usefulness, and it is in style considerations that the family can exercise a considerable degree of freedom. Many items in the standard package are replaced because they have begun to look old rather than because they have stopped doing the job. Of course, all machines break down occasionally and need repairs. When a machine stops running, falters or becomes undependable, the family asks itself, "Would it not be cheaper in the long run just to get a new machine now? Aren't repair bills going to mount, now that it has begun to break down?"

No sure answer can be given to this question in any specific case, but as a general rule families can save money by repairing equipment and using it longer than by replacing it. This is especially true of automobiles being traded for the first time. We say, "Well, the old bus is beginning to cost us some money for repairs, so we figure it will be cheaper to trade it in and get a car with all its parts new." There are satisfactions in owning a new car, but it has not yet been demonstrated that one of them is the saving of money. With the improvements in paints, metals and fabrics, and an apparent deterioration of assembly-line efficiency, many car owners are having the experience of high repair bills during the first year of a car's life "to get the bugs ironed out," followed by a period of several years of repair-free performance. It may become increasingly wise for the family to plan to keep the same car for a longer period of time.

Another way of saying all of this is that obsolescence is more a social than a material term. Since this is the case, the family can have more freedom in this area than it has thought possible.

V. Exploring the Fringes of Family Freedom

When someone tells us that this is a conformist generation, we may point to the unimaginativeness of our neighbors and agree with the speaker. Rarely does a Christian want to admit to being a conformist himself, because the very word implies that we have rejected clear goals in favor of being like the world about us. It may be more effective for us to speak of the conventional and habitual character of our behavior, for these conventions and habits hide our freedom from us more than acknowledged conformity would do.

Some ways in which we might challenge the conventions of economic behavior may seem fantastic; the following suggestions are offered as tentative explorations of the fringes of family freedom. We must face our freedom if we are not simply to be conformists. Let us look first at some possible ways of spending less.

A. We could spend less for food. Where there are several persons in the family, some money can be saved by reversing the trend to prepared foods and going back to buying the ingredients and preparing foods at home. One study of a family of four for a two-day period indicated that the necessary ingredients for home-prepared foods could be bought for \$4.90 and required 5.5 hours for preparation, while ready-to-serve foods cost \$6.70 but required only 1.6 hours for preparation.³ This means that the housewife could save in this instance 46¢ per hour by doing food preparation at home. Her time may well be used more profitably in other ways, but it is safe to say that most families *could* choose to reduce food costs appreciably by eating simpler diets and doing more work at home.

B. Families could choose to live in the "wrong" section of town. Our conventionalism in housing is demonstrated by the fact that families in any given district of our cities tend to have similar incomes, though they may work in quite different jobs. When we receive a significant raise in income, most of us think this means that we must move to more expensive housing. Every year approximately one-fifth of all American

families change residence. Some families could save money by "staying put," or by deliberately seeking lower-cost housing than their income indicates by conventional standards.

C. Some families could do without an automobile. Today we assume that private transportation is almost a necessity, but we have concluded this while more of us have been moving into city areas where a car ought to be optional. Conservative estimates hold that it costs about \$1,000 annually to own and operate a car. Car ownership, however, has become such an accepted pattern for American families that most of us would find it difficult to bear the community's judgment that we are somehow odd if we decided to do without one.

D. Some families could save part of their insurance costs by utilizing kinship patterns to supplement insurance programs.

Bill has three brothers and two sisters. Most of them have families of their own. The families have talked it over and have agreed that if something happens to the parents in any family the others will work out a way of taking in the children and of helping support them. The details are left open because no one can foresee precisely what the situation will be in case of an emergency. The agreement has added to the peace of mind of each family, and has made it possible for each to save money by having a more modest insurance program.

Such a pattern may require fairly close family ties in order to be effective, but it may be a step toward strengthening family ties which have begun to weaken.

E. Some families can save money by doubling up with in-laws. We have unquestioningly adopted the middle-class goal that every family unit needs its own household, and we are filling the suburbs of America with two- and three-bedroom houses that make any other pattern impossible. But many older, larger homes still can be purchased for about the same amount of money as newer, smaller homes. Many families could save substantial amounts of money by enlarging the size of the household to include more persons. Household expenses are then shared on some understood basis, and a number of economies become possible. Of course, certain household traffic problems are increased, and certain steps may be necessary to insure a reasonable amount of privacy and freedom for every member of the household. But the larger family can

increase the richness and diversity of family relationships. We have too easily agreed that it is undesirable to have families live together; grandparents and grandchildren especially have a great deal to give to each other, and to the parents between them, for that matter.

F. Christian families could save money by giving careful thought to two expensive events in which the church is involved, weddings and funerals.

One reason for the high cost of weddings is our emphasis on the individuality of each one. For every church wedding there is a tendency to re-decorate the church as it has never been decorated before, and while the wedding gown must be like other wedding gowns it must also show some individuality. Cannot church families emphasize that a wedding is a church affair, calling for decorations no more elaborate than those prepared for the sacraments of baptism and holy communion? And just as some brides have proudly worn their mother's wedding gown, would it not be possible for the church to keep a supply of wedding gowns to be passed on from friend to friend in the church fellowship? And should not the church provide and prepare the reception for guests within its own walls when one of its daughters is married? The term "church wedding" would take on deeper significance, and the family's funds would be freed to help launch the new couple upon their economic career.

Similar new areas of freedom may be found by emphasizing that the funeral of a member of a Christian family is a church affair. This does not mean that the funeral is necessarily held in the church building. (In this connection, we should ask ourselves whether Christians ought to participate in building funeral chapels in our communities which look like churches and duplicate many of their facilities, yet which are used only for the burial of the dead). It can mean that church families together might think through current funeral practices to see whether or not great expenditures of money on funerals is in harmony with the Christian meaning of death. As a congregation, church families might well enter into an agreement with a funeral director or group of funeral directors to provide simple funeral services for a modest price agreed upon in advance and similar for all members of the congregation. In

our current practices the next-of-kin often must make decisions about the kind of funeral to give their deceased kinsman during the hours of shock and distress following the death. This situation is hardly conducive to making good decisions about the financial aspects of the funeral. Church groups should discuss these matters openly and attempt to develop some guidelines. For example, should a family spend the equivalent of one month's income for a funeral? More? Less?

It was traditional for a number of years for churches to own and maintain cemeteries. The percentage of congregations who provide this facility is declining, and cemetery corporations which provide lavishly-landscaped cemeteries are growing rapidly across America. Churches might well ask themselves whether their withdrawal from this area has been wise.

VI. Alternatives of Spending Differently and Spending More

A. Families can spend more participating in the humanizing and liberalizing aspects of life. Anthropologists have pointed out that primitive peoples began to develop a rich tradition of folk arts only when the society began to be able to meet its most pressing economic needs and have some time left over. In America today, though we have met basic needs for many people inadequately, many families have a great deal of time in which to participate in highly creative and recreative activities which in earlier times were possible for only a wealthy few.

The family can buy more hi-fi records and books; even better, it can encourage its members to take music lessons or join a writers' group. The family can visit museums, theatres and concert halls; it can enrich its life by hobbies and sports. Travel can help liberate us from narrowness; buying an original painting can be an experience heightening our awareness of beauty. We have a great opportunity to develop the art and science of citizenship in this democracy — families can spend more time and money studying the decisions facing us as a nation and participating in political processes by which decisions are made. The wealth of our nation makes it possible for a larger number of people to enter into the rich cultural traditions of mankind than ever in the history of mankind, but this opportunity can be utilized only if families increasingly

choose to do so. In the same way a rich nation can choose to become lazy and fat; it can prefer the shabby and the vulgar which appeal to our grossest senses, but in so doing, it will suffer a great loss.

B. Families can buy goods and services of high quality. The market is filled with flimsy furniture, poorly-made clothing and ramshackle new houses because manufacturers have learned that many families will buy the cheapest, least-adequate item available. By choosing the better, we support those enterprises in which good workmanship is the rule.

C. Families can spend time and money strengthening ties with relatives. In our mobile society, a family can easily cast off family ties and drift away from its kinfolk without realizing how much it has lost. The larger family can be a source of stability, security and satisfaction for those who keep in touch; these relationships can be especially meaningful to children.

It takes time and money to meet for holidays, to write, to telephone, to exchange gifts, to chip in for the member who needs help, but many families have decided that it is worth doing. During much of human history the larger family was the property-holding unit, and every member had a claim upon the total resources of the family in case of need. Even today there is probably much more economic aid going on between kinsmen than we have thought. The family can explore the fringes of its freedom by considering itself one unit of the larger family and by devoting time and money to emphasizing that unity.

D. Families can learn to give joyously, generously and creatively. More will be said about this in Chapter V.

VII. Economic Guidelines Compatible with Christian Faith

Families may find it helpful to think through economic guidelines compatible with Christian faith which could help in making daily decisions about money. Some of the following suggestions may help start that discussion:

A. *Don't worry too much about economic decisions.*

When Jesus told his followers to take no thought for tomorrow's clothing and food, for God knew their needs and was able to provide, he spoke a word which should judge our preoccupation with economic

matters. Money decisions are not the most important decision of our lives. It is as sinful for us to haggle constantly over money decisions within the family as it would be for us to spend our resources wastefully. In this money society, money is more likely to mean too much to us than too little. Christian families ought to think through their situation periodically, make what seems the best decision for that period, and then live in that carefreeness which can result from trust in God.

B. Economize routinely.

The family should get what it needs and will use, but it should practice the habit of not getting more. If four persons are regularly at the table, the housewife should buy and cook for four persons and not five or six. If the husband can use effectively five pairs of shoes, he should resist the temptation to get seven or ten pairs. The size of the house and the car should be adequate for their function in the family, but not much larger. The resources of nearly every family are limited to some degree, and if a family buys more than it will use in certain areas, it limits its freedom in other areas. Economizing increases freedom.

C. Stabilize expenditures as much as possible.

Emergencies arise in nearly every family, and it is likely that every family will have a hospital bill sooner or later; Blue Cross or some form of major medical insurance is a device for spreading that cost over a number of years and for protecting the family against the risk of a bill that would stagger the budget. Whether food purchases, oil bills, insurance premiums or household equipment are involved, the family can increase its economic efficiency by planning in such a way as to stabilize its expenditures as much as possible. And we have already seen that real savings can be effected if the stabilizing is done in such a way as to avoid the interest and service charges required by some forms of consumer credit.

D. Don't rule out borrowing if goals are clear.

When the family needs a house, when a son needs to go to college, when some unexpected but valuable travel opportunity is available, the family should not rule out borrowing if a reasonable plan for repayment can be devised. Many Christian families feel instinctively that going into

debt is immoral. There is no basis in Christian faith for this conviction. Of course, it is possible to use our freedom to borrow irresponsibly — the General Rules of The Methodist Church admonish us against “Borrowing without a probability of paying; or taking up goods without a probability of paying for them.” But the wise use of borrowing and credit can sometimes be a necessary part of making a good decision. To interrupt the education of an intelligent young person because the family resists borrowing some money to make it possible will usually be a mistake, in both economic and human terms.

E. *When the family wants or needs something, explore the alternatives of renting, private ownership or community ownership.*

If swimming is the hobby of a family in the suburbs, the question of how to pursue this hobby most effectively is sure to rise. Possible alternatives to be explored may be taking a family membership in a club which has a pool available, putting a pool in the back yard, or organizing with the neighbors to build a community pool. It is impossible to say in advance what the right decision would be, but in general the family may increase its economic freedom by exploring ways of sharing the expenses and the use of a pool with other families. One family cannot swim *all* the time, and a larger pool usually is more satisfying.

The point is the more we let ourselves believe that we can enjoy only that which we own fully, the more we fill our basements, our yards and our garages with things we can use only partially, and the more we crowd our communities with this clutter. There are many areas in which the more we share, the more we have and can enjoy. When the family wants or needs something, it should ask itself what kind of rental or ownership is most likely to satisfy and is most economical of the earth's resources.

Conclusion

To conclude this chapter on the economic decisions of the Christian family, let us consider an entirely different perspective on our use of money. As we go into the marketplace with our money, instead of asking “What is here that we want to get?” let us try asking, “Who will spend my dollar, and for what, the *next* time it is spent? Is that the way I want to have my dollars act in this world?” The answer to the first part

of the question is that those enterprises to which I hand my dollar will spend it next. Some dollars will go to endorse food production and distribution, some to Hollywood, some to a mission station in Africa, and some to furniture manufacturers. My dollar and I set a world in motion. Am I moving the world in a way shaped by my understanding, as a Christian, of what is good? When we spend a dollar, that dollar is an endorsement of what has been made and a vote for making another item like the one we bought.

This part of the economic process throws interesting light on giving to the church and other organizations. When we give to the church we are saying that we want the church to spend our dollars next in carrying on its work at home and around the world. Our giving indicates the degree to which we endorse the purposes and work of the church in relationship to our endorsement of other institutions (automobile manufacturers, food producers, movie makers, brewers) of our society. The way in which we direct our money as it leaves our hands has great influence in the relative strengths and adequacies of man's organizations. No institution is more worthy of trust and support than the church. It is God's church, and he uses the church to accomplish his purposes in ways which we do not immediately see. In giving time and money to the church we give her the ability to do her task in the world, but our responsibility does not end there. As members of a church faced with decisions about its task, we must enter into prayerful study and consideration of the most faithful ways of using the resources of time and money in the mission of the church in the world.

It would be difficult to overstate the ability of approximately 4,000,000 Methodist families either to influence the economic life of this nation by their spending or to provide the money needed by the church for its task. Assuming that Methodist families receive the average family income of our nation (about \$7,000) it can be said that Methodists in the United States handle about \$28,000,000,000 every year. At present about 2 per cent of this income is directed to The Methodist Church (\$554,000,000 in 1961). Though money is far from being the most important factor in the faithful service of the church under God, a tithe or even a half-tithe of our income could set the church free to develop new creative ministries in inner cities, in rural areas,

among agricultural migrants, and in myriad ways in the mission in other lands.

Perhaps even more important is the way in which we use the other 98 per cent (or 95 per cent or 90 per cent) of our income. We must not separate our economic life into two categories and make the religious part that in which we give and the non-religious that in which we spend otherwise. Our decision about each dollar changes the world. We are as responsible to God for the way in which we make our decisions about food, clothing, shelter and the rest as we are for the way in which we give. We are commanded to serve our neighbors in the economy in the light of the knowledge that God is Lord of *all* life.

CHAPTER V

Centers of the Family's Freedom

In this chapter two ideas are suggested. The first is that the economic freedom of the Christian family is focused most sharply in its giving. The second is that the total freedom of the family is focused most sharply in the person who is wife and mother.

Giving is the Christian family's boldest and most dramatic use of its economic freedom, for it is reminiscent of God's free gift in Christ. In giving we place unfettered economic potential in the hands of those persons and institutions to whom we give, without requiring goods and services for ourselves in return. Thus giving is radical action; it challenges the too-neatly-balanced exchanges of the marketplace. When our gifts are added to those of others who also have given to those institutions to which their faith has directed them, together we give strength to the armies of righteousness.

Giving is our freest action because, in contrast to other economic actions, we can establish our goals and fix our own deadlines as we will, and we can change our plans in light of our daily reassessments of the situation. When we consider what the given dollar is able to accomplish, we can part with it less reluctantly than any other dollar, for the things we get with other dollars sometimes disappoint us. By giving, the Christian family can overcome today the barriers to brotherhood in the world around us and extend the family principle of sharing to the whole world, without waiting for all human institutions to catch up. Giving, by definition, is not bound; it can be the family's most exhilarating exercise of its freedom in faith.

Since giving has these characteristics, it is difficult to know what guidelines for giving can aid without binding the Christian family as it asks the inevitable, practical question: "How much should our family give of its income this year?" In seeking for realistic and usable rules, perhaps no better initial answer to the question can be given than the tithe, provided that the tithe does not become for us a joyless religious tax substituted for the joyful freedom with which Christ has set us free. The tithe can be a hindrance to true faith if we let it become the price

we pay God for letting us do what we want to do with 90 per cent of our income. But if the tithe is used as a working principle, a general guide, a help to decision and a reminder of responsibility, it can be a rule for faith for which the Christian family can give thanks.

It may be of interest to note that John Wesley opposed the tithe and wrote:

"I do not say, Be a good Jew, giving a tenth of all you possess. I do not say, Be a good Pharisee, giving a fifth of all your substance. I dare not advise you to give half of all you have; no, nor three quarters; but all! Lift up your hearts, and you will see clearly in what sense this is to be done."¹

On the other hand, the *Discipline* of the Methodist Church of 1960 points to the usefulness of the tithing method of giving:

"Christian experience demonstrates that the acknowledgment of God's ownership and man's stewardship should result in systematic, proportionate, and abundant giving. Tithing is commended as a historic and workable method attested by many Christians throughout centuries of religious custom and joyful experience."²

When all the practical problems raised by the economics of tithing are considered (a tithe on gross income? net income? should wealth as well as income be tithed?), it becomes obvious that an absolute rule about what tithing means is difficult to establish. But the general rule of tithing, which is widely accepted, can be a help to the family as it makes its decisions about giving.

In the light of what we have learned about the difficult and easy periods in the economic life cycle of the typical family, it is interesting to consider possible variations on the tithe which would take this cycle into account. One such alternative to monthly or annual tithing might be called the lifetime tithe in which the family seeks to give a tenth of lifetime income. In this program, the giving each year is arrived at by multiplying the decade number of the breadwinner's age by 3 per cent. Thus in the twenties the level is 6 per cent, in the thirties 9 per cent, in the forties 12 per cent, and so on until retirement. For the typical family such a program would add up to more than a tithe of lifetime income, and it would be fairly well geared to our changing economic

situation. The great question, of course, would be whether families could stay with the plan through its years of growing challenge.

To consider another approach it might be a valuable discipline to compare our annual giving and our federal income tax. Many families might want each year to increase their giving, if necessary, so that they contribute to the church and other causes an amount at least equal to that which they give to the state, plus one dollar to emphasize the relative loyalties.

We should not attempt to find a formula for Christian family giving which the family can automatically substitute for the use of its freedom under God to decide what it ought to do. It should be obvious that no such attempt is being made here.

In these recent paragraphs giving has been recommended as a creative use of the Christian family's freedom. But not all giving is equally creative and useful; some forms of giving may be negative in their results. There is an art and science of giving, and both should be cultivated. The following suggestions are offered as a basis for discussion in families and church groups:

A. There are occasions when giving is likely to be a bad idea. On city streets one should courteously pass by the cup-jinglers and the obvious panhandlers. To contribute to such open begging is to encourage its growth. The pangs of conscience we feel at the sight of such persons should motivate us to improve the social service institutions of our community that can be of real help to persons in need. Even when the asking persons are wearing religious uniforms of some description, it is probably wiser, if one wishes to give, to ask the name of the sponsoring agency, to find out whether it is a legitimate enterprise, and to send a check.

The same policy should be followed with door-to-door solicitors, unless they are working as volunteers in a well-publicized community campaign. Our doorbells are rung too often by strangers who have something to sell or who are asking a contribution for some vague cause. To contribute or buy just to get rid of them is to encourage the growth of these practices. Families might make it a rule to draw up a general list of benefactions annually and, while refusing to give to the unexpected solicitor, invite him to send information about his cause for

consideration for the coming year. Giving decisions should be made as carefully as spending decisions.

B. *A general rule for giving effectively is to give through well-known and established institutions and programs of the churches and united community campaigns for community services.* Institutions are conservers and multipliers of individual efforts; a significant part of their task is to study and decide where needs are greatest. Dollars can be heightened in their effectiveness when they are added to the dollars of others and used in a well-planned and fully-reported program.

The imagination and interest of the whole family, including the children, can be stimulated by education concerning the needs and services of interdenominational and international agencies. An annual giving budget could well include gifts to the World Council of Churches, the National Council of Churches, state councils of churches, United Church Women, the United Nations, and UNICEF. It is hard to think of a more effective way to help the family outgrow narrow interests and provincial loyalties.

Christian families should understand the needs of institutions of the church — educational institutions, hospitals, children's homes, homes for the aged, community centers, and other channels of ministry to the needs of people. When gifts are made, it is usually most effective to give funds in such a way that the trustees and the administrators of the institutions are free to decide how the funds are to be used. If the family has some preferences about how the money is to be used, the institution's officers will take those preferences seriously. But it will usually be a mistake to give funds with strings attached, unless done at the request of the institution itself.

C. *Wise giving should be a combination of giving from current income and the giving of all or part of our possessions at death.* With the increased life span, many couples are living on well after their children are firmly established in their own economic life. Many estates are divided among heirs who have no pressing need for the wealth. Increasingly, older Christian couples should consider the possibilities of making some institution or program the beneficiary of their estate. There are many ways of working out the details; pastors can be especially helpful in counseling families about needs.³

The older couple should discuss with their children their growing interest in such a program of giving, and the children should openly voice their own feelings. Not all giving to institutions is responsible if there are important economic needs within the family. But there are many Christian families in which the formation of such a plan could be a source of satisfaction for all the members.

Once again, let it be said that it is wise to let the persons responsible for the institution decide how the money is to be used. To tie up gifts in endowment, for example, while an institution may be perishing for lack of current funds available, could be ill-advised. Wills should give as much freedom to the living as possible.

If the giving of money, and its counterpart, the giving of time, is the most free activity of the Christian family, it is also true that the total freedom of the Christian family has a way of coming to focus in the woman of the house. Let us now turn our attention to her.

To the rest of the women of the world, the modern American wife and mother may appear to be a lucky girl. She is educated, emancipated and somewhat independent; she can have a career, she has a vote in the elections, and it is estimated that she spends more than half the family's money. But it is my contention that these factors have combined in a way to make her life complicated and even frustrating when compared to her sisters around the world, and that her situation needs to be explored and understood by all of us, rather than envied.

Three assertions are to be made about her in this chapter:

A. That in the family's freedom, the wife-mother has the privilege of being a key decision-maker throughout the family's life in decisions both large and small. Much of the family's total freedom is focused in her.

B. That the necessities of the woman-wife-mother role in contemporary America put more unsought demands on her than on any other person in the family, and that, therefore, while she is a key decision-maker of the family, she is the person most bound by the family.

C. That neither in her tasks of freedom nor in her tasks of bondage have the community and the church been of as much help to her as they might be.

Even if these sweeping claims can be supported, their relevance to

the discussion of the Christian family and its money is not immediately apparent. Before we examine the claims and their relevance in detail, let us consider a diversion. What follows is a vignette, a farce, an ironic tale entitled "The Sad Life History of the American Girl."

During her pre-school years, though Beta loves her father, she dreams about growing up and becoming like her mother. Her life is occupied with dolls for babies, cooking kits for activities, and mommy's cast-off finery for glamour. But when she goes to school she finds herself in a school with boys studying a curriculum which, though continually being modified, was originally established with boys and their careers in the world in mind. As she learns about the world and the places for working in the world, she comes, understandably, to have much the same hopes concerning her place in it that her boy classmates have. "Choosing a career" is presented as a legitimate task for both.

Since intellectual ability seems to be distributed about equally between boys and girls, about half the girls are going to be brighter than half the boys. By the time of high school and college, however, some of the bright girls begin to feel that their intelligence, which the school has been rewarding and encouraging, is a handicap in another important area. Students say that nobody dates a "brain," if the brain is a girl, though intelligence does not seem to handicap the boys very much in social relationships. The competitiveness and the drive to excel fostered in the girls by the educational system have to be softened because they begin to appear unfeminine and even threatening to the boys. (If Adjustment Number One was her adaptation to a man's educational world, Adjustment Number Two is learning how to conceal her natural superiorities from male discovery — a skill which, if learned well, will be exceedingly useful to her all her days.)

In summarizing the testimonies of women college students on this point, Mirra Komarovsky has written:

"Forty per cent of the students indicated that they have occasionally 'played dumb' on dates, that is, concealed some academic honor, pretended ignorance of some subject, or allowed the man the last word in an intellectual discussion. Among these were women who 'threw games' and in general played down certain skills in obedience to the unwritten law that men must possess skills to a superior degree. At the

same time, in other areas of life, social pressures were being exerted upon these women to 'play to win,' to compete to the utmost of their abilities for intellectual distinction and academic honors."⁴

The point here is not that a girl cannot make a good adjustment to this problem, but rather that while she is still a student her life has become more complicated than her brother's; his assets are likely to be assets that pay off across the board and he can therefore emphasize his strengths, while her assets in one area may seem to be liabilities in another.

If Beta enters the employed work force after her schooling is finished, she finds herself working with men, often doing the same jobs they are doing. The types of work afforded by a technical society, with its emphasis on skill, accuracy and intelligence rather than upon sheer physical strength, have made it possible for her to enter nearly every work area, the main exception being heavy industries and heavy transport. Many a sailor was pleasantly surprised during World War II when, after asking a bundled and masked welder in the shipyard for a match, he discovered that underneath the face-shield was Wilma the Welder.

Beta's situation as a worker gives her an income, freedom, and work-companions with whom she shares a large part of her time. She makes friends at work and has a sense of accomplishment about her job. She knows that she is needed, even when the work is routine. In a money economy, the pay check is reassuring to all of us — our employers are not likely to keep on paying us for being on the job unless they need us and are getting what they pay for. Beta's job may be one which she can learn quickly and in which she is simply marking time until marriage. Or, as is increasingly the case, she begins upon a career in which she could happily spend her life, and in which her skills and experience make her a more effective workman each year (teaching, nursing, social work and the like). In either case she is likely to work in a job which has definite hours so that a separation between work and leisure can be made. This clear-cut distinction — work begins at nine and quits at five — helps her organize her days in much the same way that the school has helped her organize them since she was six.

During the morning she has a coffee break. Someone else has made the coffee and will wash up afterward, so it is a pleasant break. When she leaves at night, the trash-basket by her desk is filled, and the floor dirty from the day's traffic; in the morning when she returns, all is in order and ready for her to begin work again. She is vaguely aware that these food-preparers and janitors play a key role in making her work as clean, pleasant, and orderly as it is, and she may also be dimly aware that they hold jobs which rank low in prestige and in pay, when compared with the other employees of her company.

At about this point Beta begins to date Joe, a fellow she met on the job. Their courtship is based to large degree upon their similarities and common interests. They live in the same world and have the same friends and experiences. During their courtship their recreation is shared — they bowl, swim, go to the movies and take in parties together. Each is free and mobile. Each has a fairly good income and fairly low expenses. Joe spends a lot of his money in paying for his car and in taking Beta out; she spends a lot of hers on clothes and personal appearance so that he is proud to be seen with her. It is a delightful period of life. It is the best of all possible worlds. Why don't we get married and go hand in hand together through life like this? Why not, indeed? And so they do.

Let us now discreetly leave the couple to their privacy and look in on them a year later. It is 10:30 on a Tuesday morning, and Beta is sitting at the breakfast table in the kitchen of their apartment, thinking about Adjustment Number Three. She and Joe had agreed that she would continue to work, but five months after the wedding the doctor had told her and she had told Joe that they were going to have a baby. She had worked five months more and then had given up her job. On this Tuesday morning, she reflects upon her new situation. She has left her former friends on the job, and she misses the work, the talk and the morning coffee break. She does not know the other young women in her apartment house and is lonely during the day. The breakfast dishes are still on the table, and she is having a second cup of coffee alone. The housework for the day still lies before her, and because of her pregnancy she is tired and feels terrible.

As she thinks over her new responsibilities in life, it suddenly

strikes her that they are essentially of two kinds, food-preparation and janitorial duties — the work that she had seen at the bottom of the scale when she was employed. For her grandmother, housekeeping had been a proud vocation, for it required complex skills: the fire on the hearth had to be kept alive; the bread for the day had to be started early in the morning; and an apple pie was a custom-built work of art. But for Beta few such satisfactions are forthcoming. The directions are on the packages of food, and any child — yes, even Joe — could prepare them as well as she. Some nights he praises her for her biscuits, and she has to choose between telling him that she just opened a package of them from the refrigerator (which seems an ungracious way to respond to his compliment) and giving him a demure “Thank you,” which makes her feel like a faker.

As Beta at her breakfast table reflects further upon her situation, she realizes that she feels more pinched about money than she ever has in her life. In school she had not worried very much about where it came from, and as a working girl she had plenty of it. But now she and Joe are living on one income, namely his, and she still is trying to rid herself of the notion that it is *his* money she is spending. She knows that there is now very little money to spare for non-essentials; as she looks at some of her friends she realizes that for the next decade her clothes will consist essentially of her trousseau plus two maternity dresses.

Finally, in her catalogue of woes, she is physically tired. House-keeping is hard physical work compared with the physical energy required in many employed situations occupied by women. Beta has worked at it, but the house still does not look the way she had dreamed it would before marriage. She is discouraged and thinks she is a failure because her standards are not realized. Her pregnancy is bringing about strange new physical and emotional changes in her, and she turns to the obvious solution of her problem; she cries.

Sometimes she cries when Joe is home. When he asks her why, she tries to tell him, but he doesn't understand. When they were good friends down at the shop and something went wrong, she didn't cry there. Beta's crying shakes Joe, and he asks again, “Why are you crying? Aren't we *both* adjusting to marriage?” At this comment she can only wail. How can she tell him the obvious thing — that his life has gone

straight forward, with the exception that he now has someone to see that his shirts get to the laundry and his toast gets buttered, while marriage has caused her to change the whole course of her life in mid-stream? (At great risk I include here, for the help of any husbands who may get hold of this book, an old proverb: "It is as great a pity to see a woman cry as to see a goose go barefoot." Remembering this wisdom may be more helpful than questions at crucial moments.)

Courtship is based on likenesses; but, as Kathleen Bliss has written: "Marriage is not based on likeness but on difference. Many a husband finds himself confronted a few months after marriage by a woman perplexingly different from the companion and good friend whom he first knew."⁵ It does take some adjusting on the part of both to get adjusted to the new situation, but the greater adjustment by far is required of her.

Now comes the period of early motherhood. In a typical family about three children may come along in fairly rapid succession, so that the third is present before the first goes off to kindergarten or first grade. Beta's job is now a 24-hour-a-day responsibility. Not much intelligent conversation takes place during such a day, and no janitor comes in to clean up the place when the last child is finally tucked in. Beta's work is constant motion and constant responsibility for children in a culture filled with hazardous machines, electrical outlets, and automobiles. In primitive tribes the women tended to work and socialize together during the day while the children played around safely in sight in the village center. But today's housing and community patterns tend to put each mother much more on her own in an environment dangerous for small children.

The very fact that Beta has been reared in a technical society now causes some problems for her. One of the convictions of a technical society is that "Problems can be solved. There is a better way to do it; find it." So she reads books on child-care, seeking the technical answer to her problem, but the major advice she finds there is that it is of utmost importance that she love these three little problems in her life, and this frustrates her even more. She is convinced that know-how can solve her difficulties, but when the children continue to scuffle, whine, and wreck the house, she feels that she is an unloving failure.

Joe, who continues to leave each morning for his orderly world of

work, tries to help by advising her that if she would just get her work organized as he has done his at the office, her problems would be solved. This makes her mad because she really believes that, too, but she just can't get it done. Friends also try to help. One morning a smartly-dressed older friend, who has just dropped in for a cup of coffee on her way home from the hairdressers, beams at the mess and disorder of the house and at the youngsters rolling on the floor, and says, "Oh, my dear, these are the happiest years of your life." At such moments, self-destruction lies close at hand.

Much has been written in recent years about the conflict in the roles expected of Beta. Every Eve must have three faces: the wife-mother-homemaker face; the companion-sweetheart glamour face; and the intelligent, growing-citizen face. But how can Beta keep her hands lovely for Joe when diapers must be washed daily? It is almost too much to expect. One young mother said, "I'm supposed to look like a girl, act like a lady, care like a mother, and work like a dog." No man should claim that it cannot be done, for some young women are doing it in every community, but no man should assume that it is easy or that it comes naturally. It is work.

Let us now skip twenty-five years and look in on Beta again as she faces Adjustment Number Five — or more. The children are now out on their own. Beta has learned all the tricks of housekeeping which would have been so much more valuable to her twenty-five years earlier. With Joe's income, which is now toward its peak, with only two of them to care for, with the house well-stocked with appliances, she can now take care of her homemaking duties in a minimum of time. This is reported to be the freest period of her life. The point is that once again Beta finds it more necessary to adjust to a changed family situation than any other member of the family. Joe's life has been on its track, often with only minor changes over the years, but she has had a constantly changing situation.

It is not necessary to fill in the details of the story to the end, but only to suggest that when Joe retires, she has to adjust to that as well as he, and if she lives longer than he does, as is typically the case, she has to adjust once more to living alone.

Now of course this is not *really* a sad story. Its moral is that men

have an easier time throughout their lives because of the way in which society helps them stay on course and organize their lives, while women who are wives and mothers have to be much more flexible and adapt their lives much more often to the changing situations through which they go. A woman is forever starting over again at some new vocation.

The "captivity" of the wife and mother by the family should now be apparent. The family's life cycle is the arena which shapes her life and forms the situation in which she chooses the alternatives open to her. Each stage of the cycle calls for different skills and emphases. In succession she is nurse, teacher, chauffeur, den mother, disciplinarian, healer, judge, confidant, defender, and arbitrator. A case of measles rearranges her life for weeks; a handicapped child may change it for decades. If her husband loses his job, she may be catapulted into the work force. It is to be devoutly hoped that women are by nature more adaptable than men, for much more adaptability is required of them.

If she is the most "captive" member of the family, she is also the freest member in the sense that she is the key decider among the various alternatives open to her and to the family. In the family boat, the husband is usually chained to the oars that pull the boat along through the economy; the children are engaged in their own tasks of learning all kinds of seamanship. The wife and mother finds herself being the movable ballast and deckhand who sometimes has to lend a hand at the oars, sometimes has to rescue a child, and always has to keep a lookout as to the direction and progress of the whole family enterprise.

Increasingly a basic decision faced by the woman in the family is the decision about seeking employment outside the home. Both the bondage of the family's economic need and her freedom as a decision-maker enter into this picture.

Elizabeth Herzog, of the Division of Research of the United States Department of Health, Education, and Welfare, has summarized the trends in the employment of women as follows:

"When people speak —as they often do — of the 'quiet revolution' in women's employment over the past few decades, they mean that women are working in greater numbers than ever before; that they constitute a larger proportion of the labor force than ever before, and that they are working for a

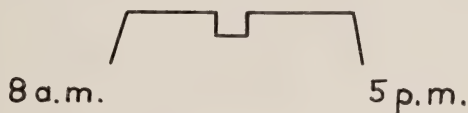
larger part of their lives than ever before. In the 10 years, 1948 to 1958, the number of mothers in the labor force increased by 80 per cent and the proportion by almost 50 per cent . . . Of the total labor force in 1958, 32 per cent were women. Of the 22 million women in the labor force, 16.6 million (76 per cent) were or had been married. Almost half of these, 7.5 million, had children under 18.”⁶

Most of the data on working wives would indicate that, although some wives may be moved by acquisitiveness to get into the work force, most are there because of the economic needs of their families. It is not easy to determine just how much net income will be added to the family if the wife decides to work, because in nearly every case additional costs are involved in being employed. Different clothing may be needed, transportation costs may be involved, taxes may increase, baby-sitting or other household help may be employed, and food costs may rise because of hasty purchasing, the use of more prepared foods, and the addition of meals eaten outside the home. If these costs are carefully calculated, we might learn that the increase in the money left over is not as great as we had imagined.

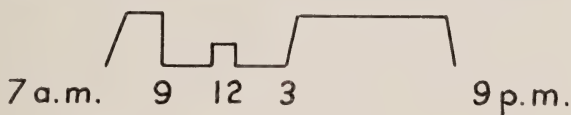
Of course, money is not the only factor to be considered in the decision of the wife and mother to seek employment outside the home. There are non-economic values which she can realize in employment, such as the maintenance of skills, the developing of experience, the service rendered to the community through her work, and the adding of interest and challenge to life. Some families have found their home hours more interesting when all members have been out in the world during the day and each has something to report and to share. The tired husband at eventide, whose wife has been at home all day, occasionally has felt that the job of bringing her up to date on what has gone on at work and on the “outside” adds another working hour to his day.

There are significant non-economic reasons for the wife and mother not to work outside the home. Her ability to serve as the hub of the family may decline if she works, and the children may not get the attention they need. The family is important, and there are great advantages in having someone whose chief energies are to be directed

toward the family as such. If the wife does not work outside the home, she has the possibility of arranging her day in order to pay attention to all who need it in the family. The husband's energy expenditure pattern may look like this:



When he comes home, he is likely to need privacy and quiet for awhile. If the wife is focusing on the family, her expenditure pattern for the day will be more broken up and might look like this:



She can make a great contribution to the family by working hard to get them all started in the morning and to take care of them at the end of the day. What this means is that she ought to get plenty of rest and relaxation, with some just plain loafing, during the day when they are out. One thing seems clear in thinking about fairness within the family circle — if the wife is not employed outside the home, her chief job is to direct her energies toward meeting the many needs of her family. If she does not do so, it is hard to see how she can avoid being the drone of the family hive instead of the queen.

Let us turn back again to Bill and Sharon at a point when the children are eleven and nine, and consider two alternatives which might be open to Sharon:

Alternative 1

Bill has been in his present job for six years and is making \$6,500. The family is making payments on a small house in a middle-income section of their community. Sharon feels that what the whole family needs most at this stage is a home. She makes many of the children's clothes; she does all of the laundry, including Bill's shirts; they have bought a freezer and

she bakes in quantities for it and prepares most of their food at home. Most recreation is home-centered. Sharon does serve as Brownie leader and she teaches a church school class on Sundays. The family is able to buy an \$18.75 savings bond each month.

Alternative II

Bill has been in his present job for six years and is making \$6,500. The family is making payments on a small house in a middle-income section of the community. Sharon knows that she wants to be at home when the children are not in school, but she does not enjoy dressmaking, ironing, and many other of the household tasks. She learns that jobs which are geared to the school schedule are few, but she finally locates a part-time job in the school cafeteria which has eight employees. She sends Bill's shirts to the laundry and buys the children's clothing readymade. Some nights when she is tired they have frozen dinners bought at the supermarket for the evening meal. She teaches a church school class on Sunday. The family is able to buy an \$18.75 savings bond each month.

Bill's attitude toward these alternatives influences Sharon, but her own attitudes are more important since what is involved is the way in which *she* will spend her days. The decision she makes obviously will influence the way in which the whole life of the family is carried on, and this is what we mean by saying that she is the freest person — the choosing of the alternatives is largely her responsibility.

Almost no generalization can be made about the effect on the children of the mother's working. Elizabeth Herzog comments: ". . . women today are likely to feel guilty if they work and to feel guilty (as well as faintly inferior) if they do not."⁷

Can we say which is better for Sharon and her family? It would be very difficult for so much depends on the personal factor of her preferences for her working hours. If she likes working with the other people at the cafeteria, she may be a happier homemaker during the hours she is at home than if she gave it her full time. There are risks in either alternative, risks which affect the whole family. But since it is Sharon's life that is involved, it is a wise family that encourages her to let her preferences in the matter have weight. She is a wife and a

mother, but that is not all — she is also herself. She may turn out to be a better wife and mother by deciding to be herself first and then letting these responsibilities fall into line.

We have been examining the decision about earning income as a key example of the way in which the family both limits the freedom of the wife and mother and yet focuses in her much of its freedom. In several other areas, though always within limits, the key decisions of the family's economic life are in her hands.

First, she is in most families the chief purchasing agent for food, clothing, and household operations items. Our free market system is based upon consumer sovereignty over what gets chosen of available goods and services, and she is queen of the market place. She may choose between stores, brands, and qualities of products. By keeping a sharp and calculating eye for prices and quantities she can increase the real purchasing power of the family's money. She decides between prepared foods and basic ingredients, between ready-made clothing and basic materials, and between the corner store that delivers and the supermarket with 6 cans for 99 cents. She is queen of the kitchen and wardrobe as well, and although she has to listen to the murmurs of her subjects about her choices, in general they eat and wear what she has brought home. As the family's preferences and tastes change, she is the person who reports its wants to producers by the way she acts with the shopping cart. Knowing this, producers direct their advertising so as to catch the queen's eye. There is some evidence that she is a better and more disciplined buyer than her husband.

"Women," says Earl Puckett, chairman of the Allied chain of department stores, "spend money like conservative trustees in charge of someone else's money . . . Men's participation in shopping is growing, for which we are thankful. It's been demonstrated over and over again that sales checks go up when papa goes along."⁸

In the second place, the wife and mother is the chief decider about whether or not most household items are to be repaired or replaced. How many times should the knees of the blue jeans be patched? When is a towel too far gone? Is the drafty oven costing more in poorly cooked food than its replacement would cost? These are hard decisions to make, different only in size from the hardest decisions of a corporation about

whether or not an industrial plant is so obsolescent that it is better to replace it than to renovate it.

If only things would wear out all at once! The problem is that there is always some good left in everything, and the wife has to decide whether it is more wasteful to throw out the remaining good or to spend the time and materials needed to make it usable again. When the decision is too difficult to make, she may choose the coward's way out and store it away just in case. With the rate at which goods flow into our homes today, and with our convictions that sheer waste in a needy world is wrong, every home needs a Goodwill Industries bag or a Salvation Army box or some such useful way of providing an automatic exit from the home of those items which have significant value remaining in them.

A third area in which the wife and mother is the center of the family's freedom is the area of what is to be contributed to the community at large. Shall that contribution be time or money, and to what shall it be made? Her decision will depend upon her judgment as to what the community needs and what she is best able to give. As we have said before, increasingly we are seeing the value of time contributed in significant services. Occasionally one hears: "I wanted to get into community service and I am giving two afternoons a week to raising money for" Of course, some such money-raising activities are needed, but if a wife and mother has some skill or talent which can be contributed to meeting a need directly, either individually or through an organized group, it may be much the better choice. What our society needs is people working with people in many kinds of relationships, and money is valuable primarily insofar as it contributes to furthering this. Money-raising operations as such may be at a great distance from what we mean by Christian service at its most profound levels. To spend those two afternoons a week visiting for the church, or assisting in a kindergarten, or baby-sitting free for a young mother may be much more valuable and, incidentally, much more satisfying. The family's freedom to contribute to the world around it finds a center in the decisions of the wife and mother. By her leadership she can encourage "out-goingness" in the rest of her family.

Our discussion of the decision-making role is gradually leading us into areas other than economic, though the economic dimension runs

through all areas of life. Also to be considered is the wife-mother's role as the intelligence, the teacher and the learner, of the family. Who will learn and care for the concerns of the church, the nation, and the world, if she does not? Through study and service, the wife and mother, may be the center of the family's freedom in making those decisions shaping tomorrow's world. The children are engaged in the tremendous tasks of growing up and learning what human culture has learned thus far. The husband may increasingly be finding out that his job takes not only the hours that he gets paid for but also time and energy off the job to study, train, and become prepared for the next challenge in his employment. The wife and mother may be the key person in keeping family horizons open to the world that is emerging.

Public librarians, the League of Women Voters, Parent-Teachers Associations, and many other groups know this. And the churches have been the forerunners and chief practitioners of the adult education movement, with tremendous results. When American troops were sent to Korea in 1950, I had a vision. In this vision, a million husbands at breakfast tables looked up from their headlines and said, "Where in the world is Korea?" A million wives, who had spent hours the previous year in their church groups in the mission study for that year said, "Korea is a peninsula of Asia, located about 135 miles northwest of Japan. Its population is . . ." And on they went.

No one is happy at the possibility that men may be learning less than women about the needs and concerns of the church and the community at large, and there are many hopeful signs that men's groups in the churches and in the community are beginning to see that Christian responsibility requires continual learning. Everything should be done to encourage this trend, for the world needs the informed leadership of church men as much as that of church women. In the meantime many a wife and mother may need to take seriously the possibility that the family influences the world at large chiefly through her.

One more way in which the wife and mother can help us all is by giving new meaning to an old and important word. The term most frequently used in the church to indicate man's relationship under God to the things of the world is that of steward. Stewardship implies many things: God is the ultimate owner; he has given us dominion over the

earth; he has commanded us to use the earth well and to cause it to bring forth its increase for the service of man; we are the trustees of this whole enterprise who must continually render an accounting to God, the owner, and to all men, the beneficiaries. Stewardship is a term rich in tradition and meaning for us.

One problem in using the word is that today we have only a few workers called stewards in everyday vocations. The term has gradually dropped out of common usage and has become a church term, a religious word. Its meaning is not continually enriched and given earthy, daily significance by stewards at work around us. To learn that our English word comes from "sty-warden, the keeper of the pigs," does little to raise our general enthusiasm for it.

Perhaps we can see new relevance in stewardship by considering the religious task of today's wife and mother that of *stewardess* to the family, the church, and the world. Called to be the servant of all entrusted to her care, she is assured of her competence, is firmly in charge of practical details and in command of the situation, yet she does her work in such a way as to make us all benefit from and take pleasure in her ministrations.

The freedom of the wife and mother varies through the family life cycle: her forty-fifth birthday may turn out to be her Liberation Day. Her children are beginning to stand on their own feet, her husband's income is at its highest level, household expenses for necessities have dropped, she has learned how to do household chores in a minimum of time, and her health and energy are in good shape. If she has been up to now the most bound member of the family, she is now the freest. She is not at all sure that this freedom is more to be desired than that bondage. At least she knew she was needed in those earlier years. Now what is she going to *do*?

At this point some women seek employment and use the income either to assist the children as they launch their homes, or to add to savings for the years of the husband's retirement. Others look around in the community to find the place of greatest need for volunteer help. Still others begin a two-decade vacation of amusements, the exquisite refinement of consumer skills, and plain and fancy loafing. Of course, the liberated "forty-fiver" deserves this vacation if she wants it — she

had it rough enough during the early years — but it is doubtful if this is really what she wants.

There is no easy answer to her question of what to do with herself. This is the age at which her predecessors began to serve as practicing grandmothers, an honorable and rewarding function. But today her grandchildren are as likely as not to be at the other end of the continent, (or the other end of the world) and the young mother who lives next door is a thousand miles from *her* mother. The church should experiment with many types of programs and possibilities involving this available “forty-fiver.” The church is to serve real human needs, wherever they are found; our churches today could render a remarkable service by developing a “proxy grandmother pool” in each church. One’s own grandchildren may be far distant, but there are homes in our town where some grandmotherly help is needed. Of course, grandmothers are not interchangeable; but certain grandmotherly functions are substitutable. Baby-sitting, ironing, story-telling, project-supervising, hem-adjusting, counseling, sock-darning, and even a modicum of meddling — all are needed and can be carried on with benefit in someone’s home in our town.

The chief problem in working out such a needed program is the fact that at present it is very hard for anyone to take the first step. The young mother who needs help knows that she has no right to ask someone to come into her disorderly and confused situation and give a hand; the liberated “forty-fiver” knows that it might seem terribly “pushy” and condescending to offer, and that furthermore she might get in too deep and start something she could not carry through. Through its PGP (proxy grandmother pool) committee the church could first locate the “forty-fivers” willing to give it a try, and then let the young mothers know that the committee wanted to provide this kind of service. The whole program would need to be flexible, and the operating procedures would have to be adjusted in light of experience. But there is a great need; mothers of young children are the most overburdened class of workers in America. In its “forty-fivers” the church has a great reservoir of skills and abilities to meet that need. Our homes have been too much like castles — tightly locked up most of the time and open only on visiting and display days. The meaning of the church as the blessed

family of God could be symbolized by such mutual sharing in our congregations.

If the situation of the wife and mother is that of great freedom within great bondage, she may gain some perspective upon her lot by reflecting that the Christian's situation has been similarly described. We whose Lord proclaimed liberty to the captive can rejoice in her growing freedom, and all the world can benefit from it. The church and the community can help her in preparation for and realization of the possibilities set before her by our changing family life patterns.

CHAPTER VI

The Responsibility of the Church for and with Families

In the center of the stage up to this point has been the Christian family, face to face with important decisions about its economic life. Present also, off-center, has been the church with its sustaining fellowship, its means of grace, and its plumb line of righteousness for the testing of our lives. In this closing chapter, we must place the church in the center of the stage. In previous chapters something has been said about the responsibility of the family to the church. Now we must think about the responsibility of the church to the family. We must see the Christian family as part of the church, as the church wrestles with its responsibilities to God for its own families and for the families of the world.

A primary task for the church is to lead its families to bear witness to the saving grace of God through Jesus Christ, in word and deed. The behavior of Christian families, in their economic life and in *every* realm, is itself a significant way of witnessing to faith, especially in a world filled with words from every quarter. The quiet, even silent, testimony to what we have seen and heard in Jesus Christ given in the way we work, play, contribute, volunteer and spend can be a convincing endorsement of the message proclaimed by the church. However, we must attempt to be faithful to God in our daily lives not primarily for example or evangelism, but primarily because what we have heard from him is both grace and command.

As a church we are commanded to love our neighbors as ourselves, and in this closing chapter we must ask what it means for families in the church to be obedient to that command in our relationship to the families of our community, nation and world. Wherever in the world human need is not being met, the church has a responsibility. Jesus' command to feed, clothe and heal are still spoken to his followers, and as our economic abilities have grown, our responsibility to obey these commandments surely has not become less, though the ways of obedience may have become more complicated. Though we are commanded to feed, clothe and heal, these obligations are only the practical implications

of Jesus' command to us to love the neighbor. Our service will be empty unless it is loving service, neither patronizing nor paternalistic. It must affirm the integrity, the freedom, and the value which God has bestowed on all his children. We lovingly serve the neighbor in his need because of who he is, and not because of who he may become if through our service he is won to our faith, though we shall rejoice with the angels if he does come to believe.

Professor John C. Bennett of Union Theological Seminary has written: "Should the Christian limit himself in what he does for the neighbor to that which he regards as essential to the neighbor's salvation according to the distinctively Christian concept of salvation? I am sure that the answer is No . . ." We serve the neighbor's need, not because that service might win him, but because God loves him and graciously commands us to love him as well.

One of our problems in serving the neighbor is that, although the word servant still means a humble position, the word service now seems to mean that the server is in the exalted position of having something to share, needing nothing from the served. Our understanding of loving service must be deepened until we see a mutuality of human need and opportunity between us and our neighbor. Service is sometimes "doing for" others, but it is immature until it becomes "doing with" others.

Christian families are not only recipients of the ministries of the church; they also are the ministers of the church. We must consider the responsibilities of the local church, the denomination, and the one holy church for, with and through *its* families for *all* families.

1. A Major Task Is to Help Persons in Families Overcome an Excessive Familism, or Family Loyalty

Throughout this book the values of relationships within the family have been emphasized. Now it must be asserted that family loyalty is a limited good, not an absolute. Jesus warned his followers that loyalty to him might challenge man's loyalty to the family (Matthew 10:35-37).

There is a pagan pietism abroad today which considers the family man's highest responsibility. A selfishness, which even this secular piety would renounce if directed toward the individual, is commended and praised when directed toward the family. The articles of the creed are

well known: "A man ought to look out for his family first; we want to give our children opportunities we never had; charity begins at home." It is tragic to see a man struggling all his life to build up an estate of possessions in the name of this family god, and especially so if it is done in such a way that it does not add to the total wealth of the world. An estate then means only that the heirs have claim to a part of the earth's wealth which someone else would have had—what is so great about that?

Family loyalty is good if it is not too exalted. Of course a man has a special responsibility for his children, but he has *some* responsibilities for *all* children, not unlike those of a father. We are closer to a Christian perspective when we hold that, like the Sabbath and like the church, the family was created for man, not man for the family. The family is one of the created instruments of God's grace which can give man more than it takes from him. It should be accepted with thanksgiving, enjoyed in due season and worn lightly on occasion. Its responsibilities should be kept within the limits set by our responsibilities to God.

The church can challenge the inadequacy of family loyalty by providing for families significant experiences beyond immediate family loyalties to community, national and international participation and loyalties. The more radical, experimental and involving these experiences are, the better. Every such experience will have implications for the economic patterns of the family's life.

II. The Way in Which the Local Church Handles its Economic Affairs Has Some Influence upon its Families' Practices and Perspectives

A. The relative emphasis the church puts on money may influence the degree to which families emphasize money in the home and in their relationship to the life of faith.

Is the offering the most dramatic part of the morning worship service, with prayers before and after, the marching of ushers up and down the aisles, the singing of the Doxology and the minister's one approach to the altar during the service? Is the Every Member Canvass for pledges the most strategically planned and executed campaign of the church year, with its thermometers, its captains, its command post and its victory dispatches?

Is the Woman's Society of Christian Service more alert to its financial tasks than to other forms of Christian service? Is the monthly meeting of the Commission on Stewardship and Finance the most faithfully attended of the commissions of the church? If the answer is yes, it is likely that the church is mirroring its members' convictions that money is the heart of the matter, and in mirroring this conviction reinforces it. The church can minister to its families by resolutely pushing money matters down to the instrumental level where they belong in Christian life and work.

B. The congregation periodically should examine its economic life to see the relative degrees to which it emphasizes its physical plant, its local program and personnel support, and its giving to the work of the larger church beyond its parish boundaries.

It is understandable that we should think of the church as the building to which we go to worship, and that we should want it to be as worthy an indication of the meaning of our faith as possible. So we build as adequately, substantially and beautifully as our budgets will allow, and more. In purely economic terms, the construction and operation of church buildings is expensive and "inefficient." Christian education sections, for example, must be built substantially if they are to be used at all, and yet many classrooms may be used for only one hour per week. It is hard to think of another institution which builds so extensively for such limited occupancy.

To what extent does our present church budget emphasize support of plant and equipment, and to what degree does it emphasize support of persons and program? In our budgets we should remember that the church is the people. The church is not a building; the church *has* a building for certain of its activities. Families may learn from the church about the relative values of things and persons.

C. The congregation should emphasize the religious aspects of giving to God. The people of the Old Testament knew the experience of seeing their altar sacrifices consumed to the glory of God. Part of the mystery and meaning of that experience must have been related to the fact that it was not clear what God could do with the burnt offering.

We may have become so practical in our emphasis on the way each church dollar is spent that families give to the building fund, the coal bill,

and the orphanage and are denied the profound worship experience of utter sacrifice to God — with no concern for credit in the conference journal. Burning an offering plate once a decade would be a hard way to make the point, but there might be some virtue in occasionally taking an uncounted offering in the church to go for God's work at some place in the church unknown to the congregation. The Council on World Service and Finance could help by setting up a post office box to which such offerings could be sent.

Much can be said for personalizing our giving by printing posters showing how much the church dollar is sliced and by assigning the support of specific missionaries to specific churches, but such measures may also be a sop to our grasping practicality. A congregation can help families learn the joy of giving part of their offerings in an unquestioning manner.

D. The congregation should examine its market place activities to see what kind of witness is being made to its families and to the community.

1. Church suppers, if held only for the purpose of raising funds, bear poor testimony to the community about the nature of the church. They may compete unfairly with established businesses and they may be foolish economics. The food contributed may cost nearly as much as the receipts. Of course, there is a legitimate place for church suppers where the fellowship of the church is the emphasis.

2. Rummage sales, which get clothing and other items at low cost into the hands of those who can use them, may be much more appropriate to the nature of the church and the needs of the community, especially when the service function, rather than the income aspect, is emphasized.

3. The investment policies of congregations with funds to be invested need to be considered carefully. Certain technical problems are involved:

- a. Should the church, which has good use for the income, invest funds primarily in a way which will be most secure and guarantee highest income, regardless of the way in which the investments are used?

- b. Should the church, knowing that certain kinds of investments affect the economic world in important ways, seek those creative opportunities (low-cost housing, integrated housing, overseas development

enterprises) which may be risky economically but which may have great implications for human welfare?

E. The congregation should seek constantly to develop channels of Christian service using the skills, intelligence and personalities of its members, rather than simply their funds. If Christian ministry becomes primarily a professional activity conducted by those engaged for such activities with church funds, all is lost. Money is only instrumental in the church; giving is only a small part of Christian service and ministry. The church can help families de-emphasize the economic dimension of life by keeping money in its appropriate place in the life of the church. A part of the church's witness to the world about its own life is made by the way in which the church deals with its economic responsibilities.

III. The Church Should Work Actively to Increase the Economic Security and Freedom of All Families in the Community and in the Nation

Some of the most attractive chapters in the history of the church have been written when the church saw and felt a human need not being met by any other agency and moved in to fill the need. The medieval church established hospitals, libraries, and universities. It even cared for travelers in an age when facilities were limited and the highways were not safe at night. The list of ministries would be a long one.

In most of these fields the community has seen the point and has supplemented or replaced the work of the church. Where some other agency can take over with no loss in the quality of service rendered, the church should be willing to withdraw. We have no interest in competing for clients to whom to do good. The church's great role is to be that institution most sensitive to unmet and emerging human needs and to move quickly with all available resources to meet the changing needs of men. Such needs are not only at the ends of the earth, but are also in every community. The local congregation can do much for the spiritual sensitivity of its families by looking for such needs and by mobilizing its families to meet them.

There may always be a need for religious charity, but the church is increasingly aware that the service to the needful neighbor which is

both most loving and most effective is the service which seeks justice and which works through many structures of the community and nation.

The church in our town learned that the Y family needed food, clothing, medical care, and that the husband was unemployed. Our church collected clothing and food and delivered them. The doctor volunteered to treat the family, and a collection was taken to meet their immediate needs. After the emergency was over the Y's did not seem to be anyone's concern, and we were somewhat disappointed to learn two months later that they were just about in the same situation.

Under the guidance of our pastor we studied our action and tried again. This time after emergency relief had been offered, a committee was formed to consider the community aspects of the Y's situation. We learned that the Y's had now been residents long enough to qualify for assistance from the welfare board, and we helped them get in contact with the social worker there. The public health nurse agreed to give continuing oversight to the family's health problems. We helped Mr. Y to get in touch with the U. S. Employment Service office in the county seat town, and he found that the lumber mill was seeking employees. As an employee he began to qualify for group medical insurance, unemployment compensation, and social security benefits. With the income from Mr. Y's employment, the family became an integral part of the community.

While we were working with the Y's we learned that the welfare board was undermanned and needed a more adequate budget. Through this experience the church began to see that its concern for human need impels it to know the resources of the community, to work with them and through them, to stimulate the development of social resources which our town does not yet have, and finally to work for the strengthening and the financial undergirding of such community agencies. Through these means many families in addition to the Y's were helped to weather crises and to take their place in the community's ongoing life.

The church should be more concerned that resources are organized to meet human need than it is with which institution does the work.

A. The church can endorse and further those developments in American life which have increased the security and freedom of families. The direction in which we have been moving is good.

Family security and family freedom are not opposites, so that security must be bought by the loss of freedom, as some political tractarians would have us believe. Rather, security and freedom can grow together as athletic twins, each strengthening and reinforcing the other. A lack of security can cripple freedom. The church should say openly that the direction in which our economy has been moving is good, for more families have more economic security and more economic freedom in this decade than ever before. Some aspects of our movement are the following:

1. Incomes for most families have substantially increased, as we have seen, though we have still a distressing amount of poverty and deprivation. In its concern about family resources, the church should focus its attention on the needs of low-income groups and should spend little energy in worrying about the excesses of the rich. The rich, by definition, have the power to take care of their earthly needs; the poor, by definition, do not. In most cases it does not make much economic sense to claim that the rich have their wealth today through the exploiting of the poor; more are rich through cashing in on natural resources.

The church should endorse the justice of the legal developments of our time that relate to available income to families. These devices have in effect raised the floor for incomes through minimum wage legislation, and through the progressive income tax have sloped the ceiling on the money upper-income families can keep. Some families fall through the floor in those occupations where workers are not covered by minimum wage laws, and some families have discovered ways of getting through the ceiling on keepable incomes by various legal tax devices. But in general there is still plenty of room between the floor and the ceiling, and there will continue to be in the foreseeable future.

2. The church can endorse the fact that the economic stability of our families has increased through various kinds of insurance, pensions and fringe benefits related to employment, as well as those programs administered through governmental structures (unemployment insurance, social security benefits, and general assistance programs). The growth of these programs in which families have rights to income because of their previous involvement and contributions is beginning to influence the degree to which charity programs are needed. The *New York Times*

reported on April 26, 1960, that "the gradual rise in Social Security benefits for the aged has begun to cut significantly into the number of older persons required to seek relief."² Here stability of income has increased the freedom of the families involved, and in every way has been a development which the church should endorse.

3. The church should endorse the increase in consumer protection and information services through such private and business channels as Consumers' Union and Better Business Bureaus, as well as those provided through governmental channels such as the Food and Drug Administration, boards of health and housing inspection boards.

4. The church can endorse the growing amount of our national income which is devoted to philanthropic purposes through both private and governmental channels, at home and abroad.

The increasing use of governmental agencies for human welfare has been paralleled by a growth in private and non-governmental agencies supported by a growing amount of giving. The total of public and private philanthropy grew from about 7 per cent of the gross national product in the late 1920's to about 11 per cent in the late 1950's.³

B. The church should consider the implications for family life of the alternatives open in our economy today. Where should we go from here?

1. It has been suggested that if we are indeed a rich society, we are over-rich in those things which we buy and consume as private families (automobiles, barbecue pits) and over-poor in those things which we use together which would make our common life more pleasant and even more valuable (better highways, parks, playgrounds, schools, social services). The church can endorse our buying together in our communities more of those things which we can best use together. Increasing and improving the social part or sector of our economy is a way of using our wealth to raise the living level of all of us. Just as members of a family raise the level of living of each member by sharing much together, so can the families of the community live better by owning and using much in common.

Increasing our social expenditures may mean that we use local, state and federal governments more than we have in the past. It may mean increasing our taxes to achieve these ends. But the time has come for

the church to claim boldly that government can be used as a means for achieving many kinds of desirable social goals. We *have* a government, and can use it; it will not and cannot have us so long as the Bill of Rights is honored and civil liberties are fostered.

Some citizens apparently hate and fear our government only slightly less than they have hated the governments of enemies in wartime, and they spend their time and energies in fighting it. It is hard to see how Christians could join their company, for in a democracy the government is an instrument of the people, restrained from over-stepping its bounds by a constitution interpreted in courts of law. We can achieve goals by using governmental channels which would be impossible to achieve in any other way. R. H. Edwin Espy, Associate General Secretary of the National Council of Churches, has said:

"... the separation of Church and State does not mean that the forces of religion shall have no contact with the forces of government, and that government shall have no interest in the welfare of religion. It is our conviction that God wills his role in all the affairs of men, and that both Church and State, while their functions are separate and distinct, are intended as instruments of the Divine purpose."

To emphasize social expenditures and services does not move us toward an unpalatable economic system. We already have schools, roads, parks and hospitals. It is simply proposed that we put more of our expenditures from our expanding income into those things which we can use together.

2. The increasing mechanization and automation of the production of goods has serious implications for employment. Machines will increasingly produce the things we need. President Kennedy has said that reaching full employment of our people when machines are replacing men is the major domestic challenge of the sixties. Unemployment may already be our most serious threat to the economic stability of families.

What work *shall* men do in the future? Certainly wherever in the production of things a person can be replaced by a machine without any loss in efficiency or in the quality of the product, that replacement should take place, for men have better things to do than stand-in for machines.

Margaret Mead has pointed to our constantly growing need for persons to work in those areas where human hands and hearts will always be needed — that is, in work with persons (teaching, nursing, social work, working with juveniles). In the foreseeable future we shall need all the help we can get in these areas. Two of the many problems in making this shift are the complexity of training or retraining persons for these kinds of work and the problem of paying them for their work once they are ready. Dr. Mead points out that we have traditionally paid well for goods and production, but poorly for these services. Can we find some socially acceptable way of using the productive capacity of the machines to underwrite the work of persons engaged in these social services?

3. If unemployment is the greatest threat to the income of families, a heavy medical bill is the largest threat to their resources, especially among the aged. The family has little choice about the amount of medical expense it will have, though it does have some choices about the degree to which it will attempt to insure itself against crippling expense. In the interests of stabilizing the economic life of families, the church should lead the way in the exploration of the various alternatives of adequate insurance for the larger medical costs for families. The General Board of Christian Social Concerns of The Methodist Church has already launched such a project.

The list of areas of decision which have implications for the life of families in our nation could be expanded indefinitely; it should certainly include such questions as the conservation of human and natural resources and the implications of the population explosion. Perhaps enough has been said to illustrate the point that the church can express its concern for all families by the policies it seeks to develop in the national community.

A portion of a statement of the National Study Conference on the Church and Economic Life at Detroit, Michigan summarizes the kind of society we seek:

“As Christians we seek a society of freedom, order, justice, and fraternity in which men pursuing such basic values are continually open to the transforming influence of God’s grace. We seek a dynamic, *free* society in which there is opportunity

to agree and disagree on many important goal's for society and the means of achieving them and a society in which people find their highest freedom in the use of their liberties to increase the freedom of others. We seek an *ordered* society in which individuals and groups will use those social controls which will aid in stabilizing the economy at levels of employment providing work opportunities for all ready, able, and willing to work, and for increasing standards of living. We seek a *just* society in which the common good is recognized as best served when individuals realize fully their responsibility for productive effort in the interest of the society. In such a society Christians will seek to make its benefits available as widely as possible, especially among its exposed and depressed citizens, as well as to reward individuals for their productive effort. We seek a *fraternal* society in which God's will that we love one another as brothers is expressed in a mutuality of sacrifice and service, and by an awareness that the needs and interests of others are as important as our own in an interdependent economy. We seek a society in which our resources are efficiently utilized so that the greatest productivity can be attained in the service of these values."

IV. The Church Should Seek Ways of Ministering to Human Need Throughout the World

The loving concern of the church for families should pass over national boundaries. As churchmen we seek the security and freedom of families everywhere. We do so by a combination of direct action through the church and indirect action through governmental and other agencies. The church as a voluntary association not limited by national lines has freedom to move in areas of human need which our nation could not touch (for example, the sponsoring of an educational institution in an underdeveloped nation). The state, by the sheer size and weight of its influence and policies, is able to accomplish some goals impossible for the church (international loans).

A. As church and nation together we must face the fact that we are the rich among the poor of the world. The rich are not just a fortunate minority in our midst; when all Americans are considered, are not we church people among the rich in our communities? When all persons in the world are considered, are not we Americans among the rich? Biblical warnings to the rich may therefore apply with double force to American church families. It is not constructive simply to feel a vague

sense of guilt about our wealth. We need to use the church as a council for discussion of what we ought to do about our wealth in a needy world.

1. One solution is the sharing of our wealth through giving. Giving should be encouraged to the utmost, but there are practical limits to its long-range usefulness in underdeveloped countries. Furthermore, we can see that as a nation we have tended to become blindly or hypocritically self-righteous about what we have done for others when national self-interest is mixed in with our national aid programs.

2. A sounder national policy is to recognize that it is in our long-range national interest to assist in the development of underdeveloped countries wherever those countries invite us to work with them. Just as charity in the local community needs to be supplemented and gradually replaced by the developing of economic and social instruments which enable families to help themselves, so must international charities be supplemented. Giving by rich nations to poor cannot be a permanent basis for healthy international relations, but the assistance which enables each nation to develop an adequate economic base can be. Our Point Four programs, our Peace Corps, our participation in United Nations assistance programs are all steps in the right direction. None of us should think that our nation has so far been *too* generous in its relation to other nations.

The problem is clearly demonstrated by our difficulties of sharing our food surpluses in a hungry world. We would be willing as a nation to dump many of our surpluses abroad, but we have learned that such indiscriminate dumping can disrupt existing agriculture in countries where surpluses are dumped and in those countries which sell food to them. We must continue to seek ways of meeting immediate food needs in such countries while at the same time assisting them to develop an adequate economic base of their own.⁴

B. As a nation we need to realize that one of the best ways of rendering assistance to the economies of other nations is to continue to reduce our tariff barriers so as to enable them to sell their products more easily in our markets. This might be costly to us in the short run, and part of our problem is that certain parts of our own economy would have to bear more of the cost than others.

“Adjustment to competition is an inevitable part of the process whereby we continue to improve the efficient use of our resources. Since the burden is local while the benefits are widespread, there is much to be said for a national policy which facilitates the transfer of labor and other resources out of obsolete or high-cost activity into new forms of production. Since there is a basic interrelationship between imports and exports, the choice to continue and even to expand trade seems wiser national policy than to cut down on both and thus restrict the full operation of our efficient export industries. While adjustments may be required from time to time, there can be no doubt but that in the long run expanded trade is in our own interest.”⁵

In the long run this kind of competition would gradually lead each country to produce that which it can produce with the least cost (the greatest efficiency) and can lead to a rising world standard of living.

C. Since the population growth in underdeveloped countries can pose a threat to the welfare of those nations even as they grow economically, as a nation and a church we must be willing to assist those nations which request it in the development of birth control procedures. We do not advocate coercion in these matters.

D. There is growing evidence that the underdeveloped nations need, in addition to governmental programs which produce dams, highways, schools and hospitals, to develop their private business economies which produce consumer goods and services. This means that capital funds must be obtained by business communities in the underdeveloped countries. As a church we need to explore the feasibility of encouraging American families with funds to invest to explore the possibilities of putting their capital to work in private enterprises in the underdeveloped countries, especially in those enterprises largely owned and operated by citizens of those countries. It is likely that such investments will be risky, and they may yield smaller returns for a long time, but this may be a way for families to render significant assistance in the development of underdeveloped countries.

Our wealth as a nation can be a temptation to us to use our resources selfishly, but it is also the basis for us of possibilities for Christian stewardship.

E. In its world missions program the church has great possibilities

for participating at close range in the economic development of under-developed countries. One of the pressing needs of those countries is for agricultural and industrial demonstrations and technically-trained persons in business, industry and the sciences. Our mission schools have a role to play in the development of such persons and programs, in co-operation with local governments and agencies. We could send more technically-trained teachers.

In addition, all our missionaries might profit greatly from training in community development and economic development. Our witness to our faith through such programs will not go unheeded.

Our church's greatest human resource is its people. Our wealth makes it possible for us to encourage our people to become involved in programs of service not possible in the past. Two kinds of programs of international aid with which we might experiment are as follows:

1. Many church young people could be challenged to give even three years of their life to work in programs of the missionary enterprise across the world where their special skills and training would bear much fruit amid great needs. The possibilities of developing understanding of missions in our own churches through such recruiting and sharing of leadership are unlimited.

2. We could encourage some vigorous retired couples, with a wide range of skills, to emigrate to communities in other lands where our church is at work. Here they might take up residence in the community, seek vocational fields of service for which they already have valuable skills, and give lay leadership in the local church as they have at home. The couple could live on its retirement income from the United States, and the whole program could be carried out at little or no expense to the church. In his book, *Responsible Adults for Tomorrow's World*, James Ault developed the meaning of God's Incarnation in Christ for Christian families. If a retired couple living abroad could identify themselves sufficiently with their adopted country to become citizens there, this meaning of incarnation for the sake of love and service might be mirrored in their lives.

POSTLUDE

In the teaching of our Lord there is a constant "No" which must be set over against every page of this book. Throughout the book we have assumed a context of family life very much like that in mid-twentieth-century America, and we have emphasized the relative "more and lesses" which are possibilities for us all as we attempt to respond to God in our daily economic decisions. We have emphasized the goodness of what is, the freedom increasingly open to us, the satisfactions made possible by an expanding economy, and our responsibilities to neighbor within this conventional framework. We have endorsed that stewardship which uses things well and which owns things, not as though they were one's own, but as though they belonged to all.

We have carried on our study within the framework of the command in the *Book of Genesis* for man to subdue and have dominion over the earth. In economic decisions we have tried to emphasize the joy of discipleship to Him who has said that his yoke is easy.

But over against all this — yes, even over against the practice of stewardship — stands the radical command of Christ to sell all and even to expend one's self. Elmer J. F. Arndt has said it thus:

"Whatever answer is offered to the question of the relevance of the Sermon on the Mount to human life in history, the community which preserves the memory of these words cannot find it easy to sanction any teaching which obscures the radical demands of the gospel. The new divine order suggested by the Sermon on the Mount calls for something more radical than a domestication of the lust for power and the lust for wealth; it calls for something more radical than the achievement of proximate justice."*

Our family may continue to feel tension about its economic life, not only because of the relationship of money to our freedom, but also because there is in our Christian understanding both the invitation to stewardship and the command to renounce and forsake. Stewardship and renunciation do not go easily together. We should remember that Jesus spoke these words to living persons in light of their situation; we should attempt to draw on each perspective as it has relevance to our life and

**Social Action*. (February, 1960), p. 22.

to the need of the neighbor. We are related to a living Lord who will speak his word to *our* condition.

Perhaps we shall never understand and direct our economic life so obediently that we do not need also to say, "We are unprofitable servants and have fallen far short of the gospel. Only God's grace will be sufficient to redeem our lives in this troubled area."

But God's grace is real and it is sufficient. It is adequate to make possible our acceptable obedience to the Great Commandment of our Lord, and our choosing between God and mammon in such a way that mammon himself is forced into servitude to him who is the Lord of all.

FOOTNOTES

CHAPTER I

¹ MacNab, Marion, *Financial Management of Beginning Families*. (Ithaca, New York: New York State College of Home Economics, data taken from mimeographed abstract, undated.)

² Duvall, Evelyn Millis, *Family Development*, second edition. Philadelphia: (J. B. Lippincott Co., 1962), p. 413. Used by permission.

CHAPTER II

¹ *Study of Consumer Expenditures, Incomes, and Savings* (18 volumes). (University of Pennsylvania, 1956).

² *Consumer Behavior: The Life Cycle and Consumer Behavior*, ed. by Lincoln Clark, Vol. II. (New York: New York University Press, 1955), pp. 42-45.

³ *A Christian's Primer of the United Nations*. (Woman's Division of Christian Service, Board of Missions, The Methodist Church), p. 3.

⁴ U. S. Bureau of the Census, *Historical Statistics of the United States, Colonial Times to 1957*. (Washington, D.C., 1960), p. 178.

⁵ *Time* (August 11, 1961), p. 38:

"The voluntary health and welfare agencies that rattle the cup and jangle the telephone to the accompaniment of such slogans as 'Fight Cancer!' or 'Stop the Killers!' were rattled themselves last week by some searching criticism. According to a study sponsored and paid for by the Rockefeller Foundation, there is a disturbingly solid basis for the doubts that come to every giver as he shells out — where does the money really go? Aren't there too many hands out? Is this the best way to collect and spend the public's money?

"The underlying facts of voluntary agencies, as the study found them are:

"There are more than 100,000 voluntary health and welfare outfits soliciting contributions from the general public. (Not to mention hundreds of individual hospital-support groups, as well as 100,000 fraternal, civic and veterans' organizations, and 300,000 churches which sponsor a variety of welfare activities.) They range from local committees and small national groups attacking specific diseases, such as hemophilia and cystic fibrosis, to giants like the American Red Cross, American Cancer Society and the National Foundation (polio).

"The total take zoomed from \$118 million in 1940 to \$1.5 billion in 1958. One-third, it is estimated, goes for health activities, two-thirds for welfare, but the two cannot be sorted out.

"Most agencies have sloppy or misleading accounting systems, and their accounting methods, even when good, are so diverse as to prevent comparison. It is usually difficult to tell how much money an agency spends just to raise money; some claim it is as little as 5% of the take, most say about 15%, others admit to as high as 57%." Used by permission.

⁶ Andrews, F. Emerson, *Attitudes Toward Giving*. (New York: Russell Sage Foundation, 1953). Used by permission.

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¹ Samuelson, Paul A., *Economics*, fifth edition. (New York: McGraw-Hill Co., 1961), p. 113. Used by permission.

² *Poverty and Deprivation in the United States*, Conference on Economic Progress, 1001 Connecticut Avenue, N. W., Washington 6, D.C. (April, 1962), pp. 2-3, 50¢. Used by permission.

³ *Survey of Current Business*, Vol. 42, No. 4. (April, 1962) p. 9.

⁴ *Ibid.*, p. 9.

⁵ *Survey of Current Business*, Vol. 42, No. 4. (April, 1962), p. 14, and U. S. Bureau of the Census, *Historical Statistics of the United States, Colonial Times to 1957*. (Washington, D.C., 1960), p. 166.

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⁷ *Historical Statistics of the United States*, Series G 169-190, p. 168.

⁸ Miller, Herman P., "Annual and Lifetime Income in Relation to Education, 1939-59," *American Economic Review*, Vol. 1, No. 5. (December, 1960), p. 966. Chart used by permission.

⁹ "How People Pay for College," University of Michigan Research Center. (Ann Arbor, Michigan, 1960). Used by permission.

¹⁰ U. S. Bureau of the Census, U. S. Census of Population: 1960. General Social and Economic Characteristics, United States Summary. Final Report PC (1)-1C. U. S. Government Printing Office. (Washington, D.C., 1962), Table 139.

¹¹ Schultz, Theodore W., "Investment in Human Capital," *American Economic Review*, Vol. LI, No. 1. (March, 1961), pp. 6-7.

¹² Theobald, Robert, *The Rich and the Poor*. (New York: Mentor Books, 1960.)

¹³ *Business in Brief*. (Chase Manhattan Bank, March, 1960.)

¹⁴ *Ibid*.

CHAPTER IV

¹ Morton, Robert, *Social Theory and Social Structure*. (Glencoe, Illinois: The Free Press, 1957), p. 136. Used by permission of the Macmillan Co., New York.

² Meyer, Martin, "What Is Advertising Good For?" *Harper's*: February, 1958, p. 25.

CHAPTER V

¹ Wesley, John, "The Danger of Riches," *Arminian Magazine*, 1781. Quoted in Hiley H. Ward, *Creative Giving*. (New York: Macmillan Co., 1958), pp. 54-55.

² *Discipline of The Methodist Church*, 1960, Art. 1514.

³ Literature concerning ways of giving is available on request from the Woman's Division of Christian Service, 475 Riverside Drive, New York 27, N.Y., and from other agencies of The Methodist Church, including the General Board of Lay Activities, 740 Rush Street, Chicago 11, Ill. A helpful handbook on ways of giving to colleges and universities is *Americans Like to Give*, available from the Council for Financial Aid to Education, Inc., 6 East 45 Street, New York 17, N.Y.

⁴ *American Journal of Sociology*, Vol. 52, Copyright 1946 by The University of Chicago Press, pp. 184-189.

⁵ Bliss, Kathleen, "Personal Relations in a Technical Society," *Man's Disorder and God's Design* (World Council of Churches), Vol. III. (New York: Harper and Row, Publishers, Inc.), p. 86.

⁶ Herzog, Elizabeth, *Children of Working Mothers*. (Children's Bureau Publication Number 382-1960), pp. 1-3.

⁷ *Ibid*.

⁸ Burck, Gilbert, "What Makes Women Buy?" *Fortune* magazine. (August, 1956), p. 94. Used by permission.

CHAPTER VI

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² *New York Times*. (April 26, 1960), p. 1.

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⁴ See Richard M. Fagley and others, "Strategy for World Economic Development," *Social Action*, December, 1960, for a superb statement of church strategies for world economic development. (*Social Action* is published for the United Church of Christ, Council for Christian Social Action, 289 Park Avenue, South, New York 10, N.Y.)

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The potential bibliography for a book touching upon theology and ethics, family development, and economic life would be virtually endless. The writer has decided to list only a baker's dozen of books that he has found helpful or are of unusual current interest. The list contains also pamphlets, articles, and materials which can be of help.

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Family Success Book, published by *Changing Times*, 1729 H Street, N. W., Washington 6, D.C.

The Budget Book, available from Farmers and Mechanics Savings Bank of Minneapolis, Minn. Many other banks also have free family budget guides.

Many practical publications available from the:

Director, Women's Division
Institute of Life Insurance
488 Madison Avenue
New York 22, New York

Household Finance Corporation
Prudential Plaza
Chicago 1, Illinois

Cover designed by Robert Schwing

Woman's Division of Christian Service
Board of Missions, The Methodist Church
Literature Headquarters, 7820 Reading Road, Cincinnati 37, Ohio

Price, \$1.00

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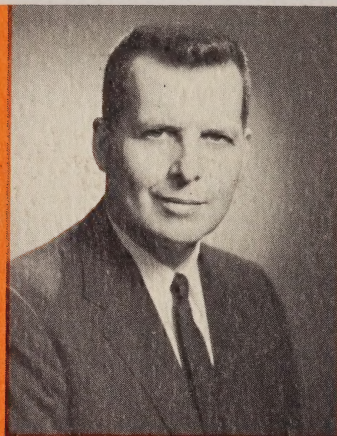


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